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Name of Author EMMELINE JANE

SKINNER

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University College London

**LIVELIHOOD STRATEGIES IN OLD AGE:
OLDER PEOPLE AND POVERTY IN URBAN BOLIVIA**

Ph.D. Thesis

**Emmeline Jane Skinner
Department of Geography
August 2006**

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ABSTRACT

This thesis aims to develop greater understanding of older people's livelihood strategies in Latin America. It asks whether their contributions to household and family are reciprocated with care and support. The thesis analyses the informal livelihood strategies used by poor older people in urban Bolivia in relation to the household, community, labour market and wider political environment.

Drawing on a combination of the sustainable livelihoods and life course perspectives, the thesis examines the multiple survival strategies used by older people and analyses the factors affecting their access to different assets. The primary data come from a year's fieldwork in three contrasting urban zones of La Paz, where 600 household surveys, 16 focus groups and more than 40 semi-structured interviews were conducted.

The thesis highlights the heterogeneity of older people in La Paz and the broad range of strategies used to maintain their livelihoods in the absence of state support. It shows that family support is not the reliable source of security that it is generally thought to be and that older people often continue to support their descendants rather than vice versa, in cash or in kind. It stresses the importance of continuing reciprocity: few older people can rely on receiving support from others unless they too continue to contribute. Adult children may have to continue relying on their parents because of the high cost of housing and scarce employment opportunities. The rise in single-parent families and increasing labour migration mean that older people may also be responsible for raising their grandchildren. After a lifetime of balancing family and work obligations, women may be better than men at combining different strategies in old age, and they have stronger social networks. Men's lifelong focus on income generation makes it harder for them to devise other survival strategies in old age.

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This thesis is dedicated to my father, Charles Skinner, from whom I inherited my love of Latin America, passion for international development and the dogged determination to finish my PhD. He was also an incredible source of inspiration to me in the way he dealt with his own old age, suffering from Parkinson's disease for 17 years before passing away in December 2005, eight months before I finished my thesis.

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LIST OF ACRONYMS

CELADE	Centro Latinoamericano y Caribeño de Demografía, Latin American and Caribbean Demographic Centre, part of CEPAL
CEPAL	Comisión Económica Para América Latina, United Nations Economic Commission for Latin America
COMIBOL	Corporación Minera de Bolivia, Bolivian Mining Corporation
CSL	Centro Socio-Legal, Socio-legal advice centre for older people in La Paz set up by HelpAge International
DFID	Department for International Development
EAP	Economically Active Population
HAI	HelpAge International
ILO	International Labour Organisation
INE	Insituto Nacional de Estadística, National Statistics Institute of Bolivia
LCP	Life-Course Perspective
MAS	Movimiento a Socialismo , Movement towards Socialism – Evo Morales’ political party which won the 2005 elections.
MNR	Movimiento Nacional Revolucionario, National Revolutionary Movement – the political party which implemented many of the second generation reforms in the 1990s.
NGO	Non-Governmental Organisation
NPE	Nueva Política Económica, New Political Economy introduced in 1985
PRSP	Poverty Reduction Strategy Plan
SLF	Sustainable Livelihoods Framework
SMGV	Seguro Medico Gratuito de Vejez, Old Age Free Healthcare programme
UDAPE	Unidad de Analisis Politica y Economica, Political and Economic Analysis Unit of the Bolivian Government

CHAPTER 1

AGEING IN LATIN AMERICA AND BOLIVIA

1.1 Introduction

This thesis explores the subject of ageing populations in Latin America and investigates older people's livelihood strategies in a context of urban poverty and lack of social protection. It analyses the social livelihood strategies used by poor older people in urban Bolivia in relation to the household, community, labour market and wider political environment and examines whether their contributions in these areas are reciprocated with care and support. It investigates how in circumstances where neither the state nor family offer a reliable source of security in old age, poor older people negotiate a diverse range of livelihood strategies to maintain their autonomy and independence. Moreover, it analyses how, rather than always being the recipients of upward intergenerational flows, older people often support those around them, contributing to the wellbeing of their households, families and communities through their activities and transfers, in cash and in kind.

This chapter provides an overview of demographic ageing in Latin America and the social and political context of ageing in Bolivia. First, I describe the processes of ageing in the region and the key social and economic challenges that arise from these processes. Second, I examine the situation of poor older people in the specific context of Bolivia, one of the least developed countries in the region, but also the only place in Latin America to have introduced a universal non-contributory pension, the *Bonosol*.

1.2 Ageing in Latin America

1.2.1 Demographic change

In the next 50 years almost 90% of projected growth in the numbers of older people will take place in the world's less developed regions.¹ While only 8.8% of Latin America's population was aged over 60 in 2005, compared to 20.7% in Europe, it is now the fastest-ageing region in the world, with the proportion of older people expected to triple to 24.1% by 2050 (Table 1.1).

¹ The thesis describes 'older people' according to the UN definition of 60 years and above

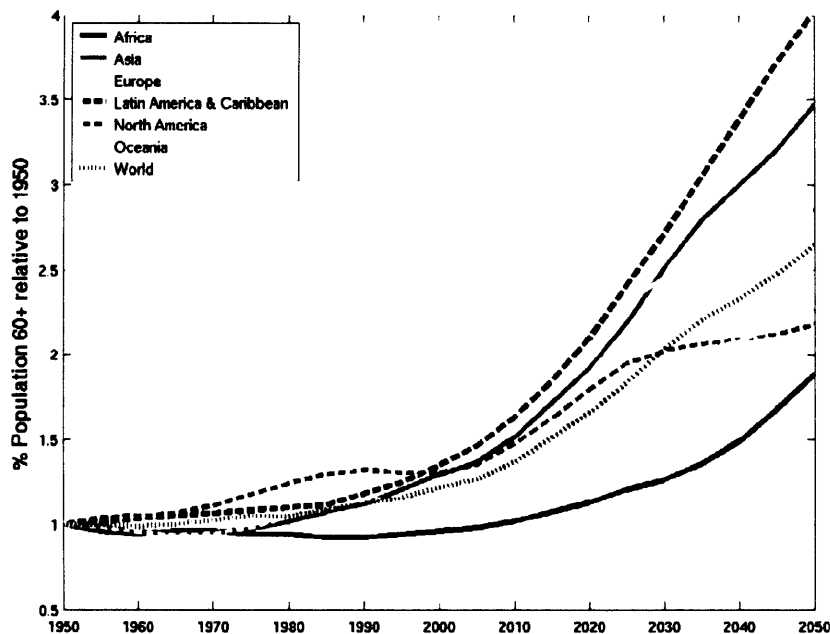
Table 1.1: Proportion of older people in the total population by region

Region	Population aged 60 or over (%)		
	1950	2000	2050
Africa	5.3	5.1	10.0
Latin America and Caribbean	6.0	8.1	24.1
Asia	6.8	8.8	23.6
Oceania	11.1	13.2	25.0
North America	12.4	16.2	27.0
Europe	12.1	20.3	34.5
World	8.2	10.0	21.7

Source: UNDESA World Population Prospects Database – median variant (www.esa.un.org)

The faster rate of growth of Latin America's older population compared to other regions of the world can be seen in Figure 1.1, which uses a base year of 1950 to illustrate how, after a period of relatively slow and stable growth until the mid-1980s, ageing processes suddenly took off in Latin America and will continue to accelerate for the next half century. It also shows how, while other regions' ageing processes will be stabilising by the middle of this century, only Asia's and Latin America's will continue to rise.

Figure 1.1: Change in population of 60 and over by region since 1950



Source: UNDESA (median variant)

Latin America's older population is increasing both in absolute and relative terms and at an annual growth rate that is over three times faster than that of the population as a whole (Table 1.2). Projections show that between 2005 and 2050 the number of older people in the region will almost quadruple from 49.3 million to 188.7 million with the fastest growth happening amongst the over 80 year old population, which will increase its size six-fold by 2050.²

² Data from the UNDESA World Population Prospects Database (median variant)

Table 1.2: Indicators of Demographic Ageing in Latin America and the Caribbean from 2005-2050

Indicator	2005	2025	2050
Population of 60+ (000s)	49,340	100,673	188,652
Percentage of population of 60+	8.8	14.5	24.1
Population of 80+ (000s)	6,700	14,717	40,348
Percentage of population of 80+	1.2	2.1	5.2
Median age of population	25.9	32.3	39.9
Ageing ratio*	29.3	61.9	133.4
Annual growth of population 60+ (2005-25 and 2025-50)	n.a.	3.63	2.54
Annual growth of total population (2005-25 and 2025-50)	n.a.	1.08	0.47

Source: UNDESA (median variant)

* Population of 60+ / Population of 15 or less

It is not just the scale of demographic ageing in Latin America that deserves attention, but also the speed at which it is happening. The region's population is ageing noticeably faster than that of the developed nations of the OECD did and in a context of considerably less economic growth and prosperity, raising concerns about the ability of current institutions to cope with this sudden demographic change.³ Moreover, the negative economic, social and cultural backdrop against which ageing is taking place in Latin America, with persistently high levels of poverty, rising social and economic inequality and lack of social protection, presents additional challenges in terms of meeting the economic and healthcare needs of an ageing population. The fact that Latin America's population is still relatively young compared to other regions (with a median age of 26, compared to 39 in Europe) means that ageing is only recently attracting the attention of governments and policy-makers and many of these questions have still not been addressed.⁴ Relatively little research exists on the situation or needs of older people in Latin America and what little attention has been given to ageing in the region often focuses on formal pension systems and their reform. There has also been a tendency to overlook the rising numbers of *poor* older people in Latin America and the

³ Whereas it took the USA 70 years for the proportion of over 65s to increase from 5.4% to 12.8% in 2000, Brazil is expected to complete a similar transition (from 5.1% to 14.5%) in only 40 years by 2040 (Guzman 2001).

⁴ Data from UNDESA: www.un.esa.org

informal support mechanisms upon which so many rely (Gentilini 2005). This thesis aims to address this gap by examining the livelihood strategies used by poorer older people in one of Latin America's least developed countries and analysing the ways in which they survive in the absence of comprehensive social protection.

1.2.2 Regional Diversity

While ageing processes are widespread throughout Latin America, it is important to highlight the enormous demographic diversity between countries. Variations exist both in the current proportions of older people in the population and the annual rate of growth of this older population in the next fifty years (as shown in Table 1.3).

Table 1.3: Expected growth of over 60-year old population in selected Latin American countries

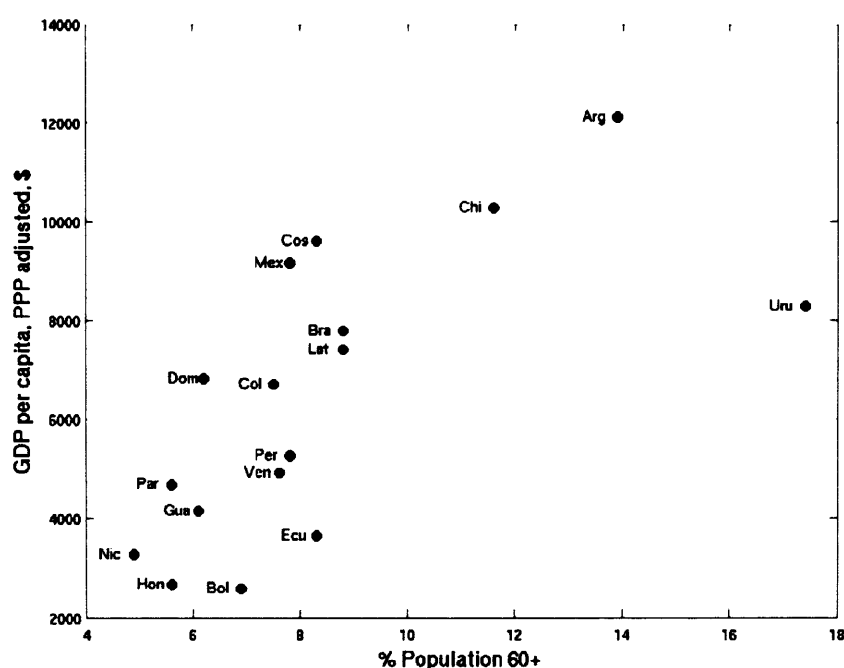
	Population aged 60 or over (%)			Annual growth rate 2005-50 (%)
	2005	2025	2050	
Uruguay	17.4	20.2	26.7	1.30
Argentina	13.9	17.1	24.8	1.93
Cuba	15.3	26.1	37.7	1.70
Chile	11.6	20.3	28.7	2.56
Brazil	8.8	15.4	25.0	3.03
Costa Rica	8.3	16.0	26.5	3.52
Mexico	7.8	14.2	27.4	3.43
Peru	7.8	12.4	21.7	3.27
Venezuela	7.6	13.6	22.4	3.47
Colombia	7.5	13.9	23.3	3.38
Bolivia	6.7	9.5	17.5	3.26
Guatemala	6.1	7.4	13.4	3.37
Paraguay	5.6	9.5	16.2	3.93
Nicaragua	4.9	8.1	18.8	4.27
Latin America and the Caribbean	8.8	14.5	24.1	3.03

Source: UNDESA (median variant)

This diversity can be explained by the different stages of the demographic cycle at which Latin American countries find themselves, with all three stages (incipient,

medium and advanced) currently taking place in the region (Lloyd-Sherlock 1997).⁵ The fact that the poorest countries (Bolivia, Nicaragua and Paraguay) are still in the incipient stage whilst wealthier countries (Chile, Argentina and Uruguay) are at the most advanced stage suggests some correlation between socio-economic development and demographic transition (Figure 1.2). Nonetheless, there are indications that other more complex factors may also influence demographic transition and that it is not always accompanied by economic development, with countries like Bolivia already overtaking other poor Latin America countries in its proportion of older people and yet failing to match them on GDP per capita.

Figure 1.2: Proportion of older population and GDP per capita in selected Latin American countries



Source: UNDESA and UN Human Development Indicators for 2005

Note: Abbreviated country names are **A**rgentina; **B**olivia; **B**razil; **C**hile; **C**olombia; **C**osta Rica; **D**ominican Republic; **E**cador; **G**uatemala; **H**onduras; **L**atin America; **M**exico; **N**icaragua; **P**araguay; **P**eru; **U**ruguay; **V**enezuela

It is those countries that are in the earlier stages of demographic transition and have the smallest proportion of older people that are to be the location of the fastest ageing processes in years to come. Thus, while countries such as Bolivia's older population

⁵ These stages are (i) falling infant mortality leading to an increasing proportion of younger people; (ii) rising life expectancy leading to an increasing number of older people; (iii) falling fertility rates leading to an increasing proportion of older people.

may not appear to be significant (only 6.7% of the total), neither its absolute size (0.6m) nor its rate of growth (3.26%) are insignificant. In fact, it is the countries where the proportion of older people is still relatively low that deserve the most policy attention since they will experience the most rapid growth in years to come, as well as being the ones that are least likely to have the institutions in place to meet the needs of this ageing population. Thus, while Bolivia only represents one case in a large and diverse region, this in-depth study of its older population and their survival strategies may shed light on ageing processes in other relatively 'young' countries that face the same challenges in meeting older people's social and economic needs.

1.2.3 Social and economic challenges

Although the rise in life expectancy that has contributed to the ageing of Latin America's population is to be celebrated it also raises issues of concern, both for the people growing older and for society as a whole. Obviously the implications of population ageing for both older and younger generations vary according to the diverse social, cultural, geographical and economic circumstances found across the region but some of the key issues of potential concern include the low levels of social protection and risk of poverty in old age, the lack of infrastructure and services to meet the healthcare needs of older people and the acceleration of rural-urban migration that may undermine family support networks and raise the risk of older people being abandoned in the countryside (Tout 1989).

In Latin America, one of the major concerns is the fact that populations are growing older in a climate of persistent poverty, high levels of under or un-employment and rising social and economic inequality (Bertranou & Jimenez Durán 2005; IADB 2000). As the numbers and proportion of older people rise, governments are finding themselves under increasing pressure to provide for a significantly older population, both financially in terms of social protection and health care, and institutionally in terms of housing, personal care and other facilities. Although Latin America was one of the first regions in the world to implement systems of social protection in the first quarter of the twentieth century, these were not designed to cope with the proportions of older people now present and rarely offer adequate levels of protection (Bertranou & Rofman 2002). According to CEPAL, less than 50% of Latin America's urban older population receives a pension and only 38% of its rural population does so (with this figure falling

to 10% when excluding Brazil, which has unusually high levels of rural coverage) (CEPAL 2002). These figures obviously vary across the region, with extreme differences between more developed countries such as Uruguay (where over 80% of the older population are covered) and poorer countries such as Bolivia, Ecuador or Paraguay (where less than one in four older people receive a pension). One trend that can be found in all countries, however, is the lower coverage of older women, whose access to pensions is limited by their frequently interrupted working history and the low-paid, informal jobs to which they are often limited (World Bank 2003). Gender differences in pension access across Latin America are also greater in those countries with the lowest coverage, so that in countries like Bolivia, older men are almost three times more likely than women to receive a pension.⁶ These low levels of coverage, particularly amongst the female (and therefore majority) older population, indicate the irrelevance for many older people of the emphasis on pension reform that has tended to dominate the debate on ageing in Latin America (Palacios & Pallares-Miralles 2000; World Bank 1994). While the financial implications of ageing, and particularly the reform of contributory pension systems, have been the subject of much debate, less attention has been given to the social implications of ageing and the wellbeing of the older population (Gorman & Heslop 2002). There is a growing body of literature highlighting the need for more research on non-contributory pensions, social assistance and the informal mechanisms on which so many older people rely in the absence of formal protection (Barrientos 1998; 2000; Barrientos & Lloyd-Sherlock 2002a; Gorman 2004; Lloyd-Sherlock 2000). One of the principal aims of this thesis is therefore to contribute to this research by investigating the alternatives available to poor older people living in underprivileged urban areas in the absence of social protection and the strategies they develop as a result.

In addition to concerns about low levels of pension coverage, there are also fears that demographic ageing may undermine the viability of current social welfare systems. The rising dependency ratio and decline in the ratio of workers to older people is leading to an imbalance between the numbers requiring publicly funded welfare services (a large proportion of whom are older people) and the number of people financing these through their contributions (mostly working age people) (Gentilini 2005). This imbalance is

⁶ Amongst poor older people in Bolivia, 23.9% of men receive pensions compared to only 5.6% of women, whilst amongst the non-poor, the figures are 49.6% and 25.5% respectively (CEPAL 2002).

represented in the rising old age dependency ratio, which for Latin America has only risen slightly from 12.4 to 13.0 between 1975 and 2000 but which is estimated to triple to 39.3 by 2050 (CEPAL 2002).⁷ While this changing ratio obviously raises concerns, the problem with this measurement is its assumption that older people are 'dependent' and rely on the support of the younger generation rather than continuing to be active or making their own contributions. It may also be an inappropriate measure for Latin America, due to the high levels of informality and tax evasion amongst the working population and the fact that the concept of 'employment' rarely complies with the standard idea of a fixed working life between the ages of 15 and 64, with only a minority of older Latin Americans able to enjoy the luxury of 'retirement'. For this reason, it is unwise to accept a rise in 'dependency ratio' as a true indicator of dependency or burden on the working age population, with increasing evidence from research in other regions of the world showing that far from being a 'burden' on their families, older people often contribute more than they gain (Schroder-Butterfill 2004b). This thesis therefore questions the concept of 'dependence' among older people, examining the different strategies that poor older people use to avoid having to 'depend' on support of either the family or the state.

1.3 Gender and livelihoods in old age

Just as the process of ageing is inherently gendered, so too are the livelihood strategies used by older people, both as a result of the assets available in old age and the cumulative effect that gender differences in the life course may have on older people's ability to develop their strategies (Arber & Ginn 1991; Varley & Blasco 2000). Gender differences affect life expectancy (and therefore the sustainability of strategies in old age) and also older people's access to resources and how they use them. Clear gender divisions can therefore be seen in care-giving and domestic work, labour force participation and earning capacity, pension entitlement and household headship. Attention also needs to be paid to the links between public and private domains and how gender roles established earlier in life (in the public domain) may have an impact on roles in later life (in the private domain). This raises interesting issues about the impact

⁷ Old age dependency ratio = (population of 60+ / population of 15-59) x 100

of age on allotted gendered identities and the implications for older people who can no longer 'live up' to these roles in later life.

Despite the important links between gender and ageing surprisingly little research has been done to integrate ageing and gender studies or to analyse the effects of gender on strategies in later life, with many female sociologists putting excessive focus on the role of younger women without examining the position of elderly women in their work (Arber & Ginn 1991). In fact, recent reviews of gender, families and households in Latin America barely mention the role of older people, with an evident lack of research having been carried out into this field, and a need for increasing feminist analysis of gender issues in old age to take account of what Arber and Ginn describe as the feminisation of later life (Chant 2002).

As populations age gender imbalances may become increasingly pronounced, as women live longer and have fewer resources in terms of personal income from either the labour market or pensions (Arber & Ginn 1991). Older women in Latin America may be at a higher risk of poverty, therefore, because of differences in life expectancy and age at marriage, worse health and limited access to financial and material resources, all of which combine to make it more probable that they find themselves alone and economically insecure in old age, compared to older men who are more likely to live with a spouse, to have some form of income (or pension) and to have access to informal care (Varley & Blasco 2000). On the other hand, old age may have an equalising effect on gender by exposing men to similar age-based disadvantages as women such as weakened physical status, reduced earning capacity or lower social status. While older women may be accustomed to suffering such disadvantages, for men old age often challenges their masculinity by partially eliminating the advantages they formerly held over women (social status, physical strength, higher income and asset ownership). Moreover, the fact that women may have suffered (and overcome) disadvantages over the duration of their life-course may better equip them to cope with the difficulties of old age, compared to men, who are unlikely to have experienced discrimination before reaching old age. Similarly, women's closer ties to the family and household, while putting them at a disadvantage in the labour market and reducing their income-earning potential in earlier life, often pay off later when they are more likely to be housed and cared for by their children than older men (De Vos, Solis, & Montes de Oca 2001),

although this is not the case for childless older people, as research in Asia and Latin America has shown (Kreager & Schroder-Butterfill 2004; Solis 1999).

To see all older women as victims of gender and age, therefore, is misguided, with an overemphasis on their disadvantages obscuring the important positive aspects of growing older for women in developing countries. These can include increased power and responsibility, with a greater proportion of female-headed households in old age and the autonomy and empowerment this can give create (Wilson 1998), although it can also provoke tensions with younger family members (particularly in-laws) in cases where they are expected to offer care and support to the older generation, as well as potential abuse over asset ownership issues (Varley & Blasco 2000). Similarly, the standardised view of older women as passive victims can be unhelpful when it reinforces their exclusion, barring their participation in social programmes, for example, when they are deemed incapable of making contributions or expressing opinions (Clark & Laurie 2000).

It is therefore important to look beyond the vulnerability of older women and, just as gender theory has shown that women are not inherently unequal, but that the disadvantages they face are socially constructed, so it is necessary to acknowledge that older women are not inherently vulnerable, but that this is also socially constructed. Their vulnerability may result from systematic discrimination throughout their life course, neglect of their educational and nutritional needs, the burden of childbirth and care, unpaid physical labour, exclusion from decision-making and denial of property rights. All of these factors are social rather than scientific effects of the ageing process, yet no vocabulary exists to distinguish the two, with no word to describe the socially constructed age as opposed to chronological age, in the way that 'gender' is used to distinguish the socially constructed problems of being male/female from the biological sex (Wilson 2000).

It is also necessary to pay attention to the gendered roles of men in later life. The traditional view of vulnerable female-headed households has led to a female bias in gender and household studies with what has been referred to as the 'pathologisation of Latin American men' with a lack of attention to the importance of domestic and family life for men as well as women (Chant 2002:555; Varley 1996). This is slowly being

rectified by the emergence of new research on men and masculinity, although little of this has looked at the gendered identities of older men. Research in Mexico suggests that although most older men find themselves accompanied (and cared for) by their wives in old age, those who lack a partner are more likely to end up alone without their children's support in old age (Varley & Blasco 2000). Older men are also less likely to be cared for by their children or accepted into younger people's households, often having failed to develop such close family ties with their children as women due to their absence from the home in earlier life for work, as well as being perceived as less helpful and easy to accommodate in the home as older women. Older men also tend to be less comfortable in the domestic sphere into which old age places them, with fewer domestic skills to contribute to the household and the risk of feeling redundant and useless (Tout 1989). As a result lone older men can become the most vulnerable group of all, with research in other areas of the world showing that gender can have a surprisingly equalising impact on gender roles, reducing older men and women to similarly vulnerable positions, that needs to be further explored (Arber and Gin 1991).

1.4 Older people in Bolivia

The least developed country in South America, Bolivia is one of only two land-locked countries in the region, hemmed in between Peru, Brazil, Paraguay, Argentina and Chile, and therefore with limited access to the export market. Bolivia's harsh geographical terrain of mountains, jungles and lowland plains is partly responsible for its low levels of economic development and widespread social and economic hardship. Following widespread urbanisation in the last few decades, 62.4% of Bolivia's population of 8,274,325 now resides in urban areas (up from 57.5% in 1992 and 41.3% in 1976) although Bolivia still remains relatively rural compared to other Latin American countries (INE 2001). As one of the poorest countries in the region (with GDP per capita of only \$892 in 2005 compared to a regional average of \$3,275)⁸ Bolivia is a country of extreme heterogeneity, with divisions based on geography (highlands-lowlands; urban-rural), ethnicity (Spanish, *mestizo*, Quechua and Aymara) and income, with a persistently high Gini co-efficient of 0.55 and the wealthiest decile of the population receiving 40% of national income (Chong & Gradstein 2004). As the

⁸ GDP per capita figures from UN Human Development Index 2005

population grows older, age is becoming just one more dividing factor, with older people at a high risk of exclusion and discrimination along lines of ethnicity, geography and income (Zerda 2000; 2005). This section examines the processes of ageing in Bolivia before analysing the situation of older people and in particular the constraints on their livelihoods.

1.4.1 Demographic ageing in Bolivia

While still relatively small compared to other Latin American countries, Bolivia's current population of older people (616,000 in 2005) is expected almost to double to 1.2 million in the next 20 years. As a result of rising longevity and falling fertility rates, the share of older people is also expected to increase its proportion from 6.7% to 17.5% in the same period (Table 1.4).⁹

Table 1.4: Indicators and estimates of demographic ageing in Bolivia from 2005-2050

	2005	2025	2050
Population of 60+ (000s)	616	1,174	2,610
Percentage of population of 60+	6.7	9.5	17.5
Population of 80+ (000s)	53	136	415
Percentage of population of 80+	0.6	1.1	2.8
Median age of population	20.8	26.4	35.9
Ageing ratio	17.6	32.9	87.6
Annual growth of population 60+ (2005-25 and 2025-50)	n.a.	3.28	3.25
Annual growth of total population (2005-25 and 2025-50)	n.a.	1.50	0.75

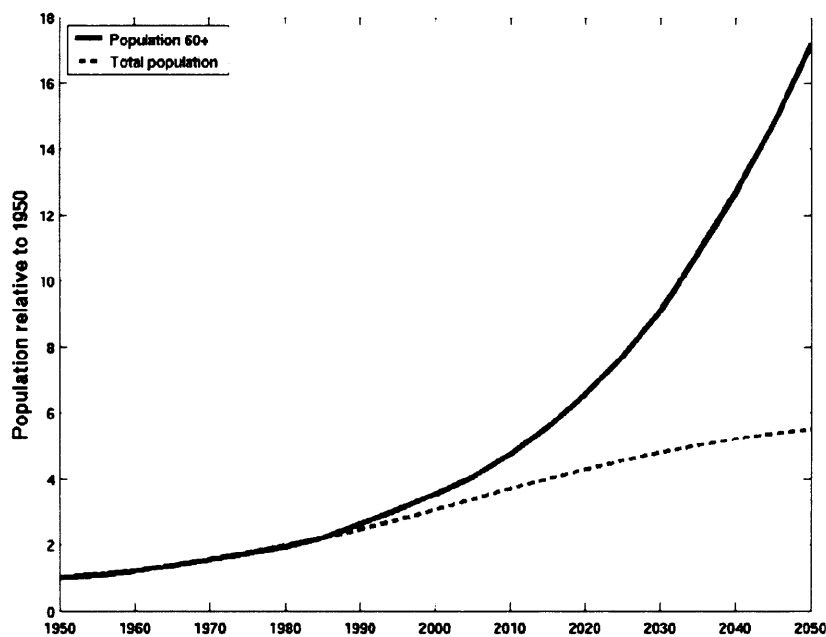
Source: UNDESA (median variant)

Bolivia's older population is already experiencing a higher growth rate than the population as a whole, with census statistics showing that between 1992 and 2001 the older population grew at an annual rate of 3.54% compared to a rate of 2.74% for the population as a whole (INE 2003). The faster rate of growth and the increase in size of the older population since 1950 can be seen in Figure 1.3 which shows growth as a ratio of its 1950 size. This illustrates that, while its growth was fairly consistent with overall

⁹ Fertility rates in Bolivia have fallen from 6.75 in the period 1950-55 to 3.96 in 2000-05 and are predicted to fall to 1.85 by 2050 (UN 2004)

population growth between 1950 and 1990, it has recently diverged and is accelerating at a much faster rate. As a result, by 2050 the older population will be almost seventeen times larger than it was in 1950 and still growing, while the overall population will have stabilised at around six times its original size.

Figure 1.3: Growth of Bolivia's older population and population as a whole 1950-2050

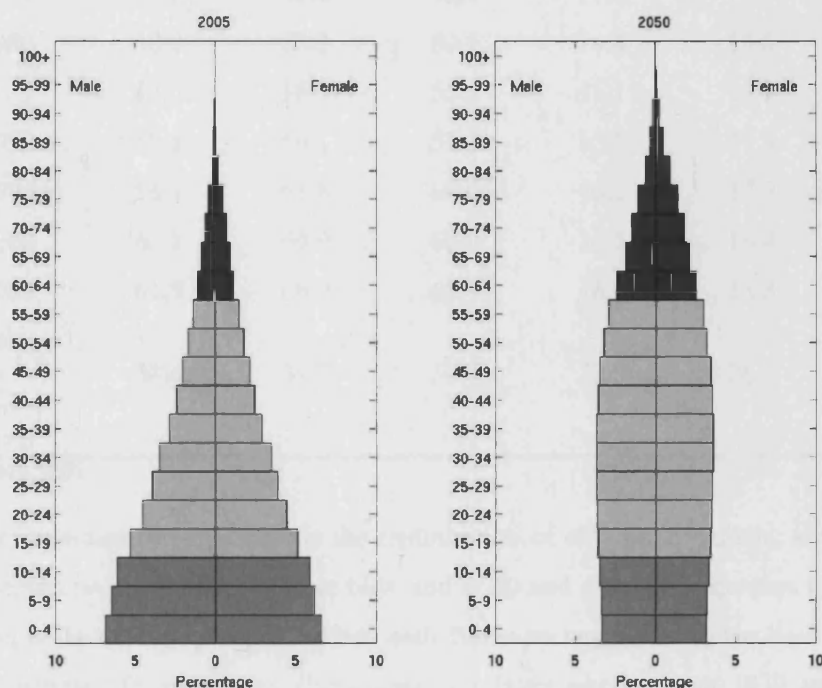


Source: UNDESA (median variant)

The impact of an ageing population can be seen in the changing structure of Bolivia's population pyramid between 2005 and 2050, with the significance of the over-60s increasing as the base of the pyramid (children) narrows and the top of the pyramid (older people) both widens and lengthens (Figure 1.4). This 'beanpole structure' is representative not only for the nation's population, but also for family structures in general. Demographic changes of falling fertility and rising life expectancy will gradually begin to affect the shape of Bolivian families, with similar trends to those that took place in 'older' European countries where families have changed from pyramids (with large numbers of children and few older people) to longer beanpole structures (with fewer children, but grandparents living longer). This has implications for intergenerational relations, as sibling relationships may be replaced by intergenerational relationships, and more years of 'shared lives' as rising life expectancy may enable

older people to know not only their grandchildren but also great grandchildren (Harper 2005).

Figure 1.4: Population pyramids for Bolivia 2005 and 2050



Source: UNDESA (median variant)

Together with falling fertility rates, one of the factors behind Bolivia's ageing population is longer life expectancy, which rose by more than 17 years, from 46.7 to 63.8 between 1970 and 2005 (Table 1.5). While this is still below the Latin American average of 71.5 and may give the impression of a relatively young population with few older people, it is also worth considering the alternative indicator of life expectancy at 60. This figure is substantially higher than life expectancy at birth in Bolivia and can be explained by the fact that once over the risks of infant and child mortality, a person's life expectancy rises considerably. For this reason it is important to look beyond the statistics of low life expectancy and the relatively young age structure of the population to acknowledge the increasing presence of older people in Bolivia's population, the majority of whom will live beyond the national life expectancy, having already survived to the age of 60.

Table 1.5: Bolivian life expectancy at birth and at 60 from 1970-2005

Period	Life expectancy at birth (years)			Life expectancy at 60 (years)		
	Men	Women	Total	Men	Women	Total
1970-1975	44.6	49.0	46.7	13.8	14.9	14.4
1975-1980	48.0	52.2	50.1	14.4	15.6	15.0
1980-1985	52.0	55.9	53.9	15.1	16.5	15.8
1985-1990	55.6	59.1	57.3	15.7	17.3	16.5
1990-1995	58.3	61.8	60.0	16.2	17.9	17.1
1995-2000	60.1	64.0	62.0	16.5	18.4	17.5
2000-2005	61.8	66.0	63.8	16.9	18.8	17.9
Per cent change between 1970-2005	38.6	34.7	36.7	22.5	26.2	24.3

Source: INE 2003

Another important factor to note is the feminisation of old age in Bolivia, with higher life expectancies for females both at birth and at 60 and a larger proportion of women than men in the older population. While male life expectancy at birth has been catching up with female life expectancy (increasing at a faster rate between 1970 and 2005), principally due to the lowering of infant mortality, it is worth noting that the difference between male and female life expectancy at 60 has been widening further, with older women now expected to live 1.9 years longer than older men. This difference partially explains the higher percentage of women amongst the older population, with only 86 men for every 100 women in this age group.¹⁰

Some other relevant details about Bolivia's older population include the fact that according to the last census of 2001, of the 579,251 older people recorded, 53.7% were female, 50.4% lived in urban areas and 63.0% lived in conditions of poverty (compared to 59.0% of the population as a whole).¹¹ Poverty was found to be particularly extreme in rural areas (93.0% of older people compared to 33.0% in urban areas), although it may be that urban poverty affects older people in ways that are less easily measured in standard poverty measurements, with more attention needed to both its depth and

¹⁰ INE (2003).¹¹ The census measures poverty according to unsatisfied basic needs: housing, provision of water, drainage and energy, educational level and access to health services (INE 2003).

multidimensionality. Although the older population displays high levels of heterogeneity, with some older people relatively well off, in receipt of pensions and with accumulated assets, other groups of older people find themselves amongst the most deprived sectors of the population. This is partly due to high levels of social exclusion suffered by older people due to their lower levels of education, limited use of Spanish and lack of documentation. Poor older people also tend to suffer higher levels of illiteracy, with 47.8% illiterate (62.7% of older women) and even high rates amongst those over 80 (61.9% unable to read and write). Older people were also less likely to speak fluent Spanish, with 61.7% holding one of the indigenous languages (Aymara, Quechua, Guarani or other) as their mother tongue, often leading to discrimination and difficulties in accessing formal services. Poor older people (and particularly those in rural areas) also suffer from lack of documentation, with 8.5% lacking any formal identification (10.1% amongst the over 80s). Once again, this is highly geographic and gendered, with 70% of undocumented older people living in rural areas and 60% of them being women (Zerda 2005).

While it is evident from statistical data and existing surveys that certain groups of older people suffer high levels of poverty, social exclusion and discrimination in Bolivia, less evidence exists on their activities or the way in which they manage their situation. An overemphasis on quantitative data that emphasise older people's vulnerability and suffering can lead to a tendency to homogenise all older people as victims of their age and overlook both their diversity and the wide range of livelihood strategies they employ. This research aims to complement existing statistical data by going behind the numbers to show the reality of life in old age and to examine the ways in which poor older people living in urban areas negotiate different livelihood strategies despite these negative conditions.

1.4.2 Urban and rural divisions

Although Bolivia currently has a higher proportion of the population in rural areas than the regional average, this is changing as persistent and extreme levels of poverty in these areas lead to accelerating flows of rural-urban migration.¹² This trend has been generated by a complex range of factors, but is undoubtedly related to the economic

¹² According to CEPAL in 2000 Bolivia has the most rural population in South America, with 62% living in rural areas, compared to a regional average of 75% for Latin America.

changes that have made life in rural areas so difficult as survival becomes increasingly cash-dependent at a time when few wage-earning opportunities exist in the country (Gill 1994). Consequently, there has been a dramatic expansion of urban areas (particularly the city of El Alto, on the *altiplano* above La Paz), and a gradual emptying-out of the countryside. The out-migration of young and middle-aged people means that it is mainly the older generations who are left behind to fend for themselves, caring for the land and occasionally their grandchildren, whilst younger generations depart for the city in search of better employment (Gorman 1985; Tout 1989).¹³ This can lead to the isolation of older people in rural areas (although they occasionally benefit from remittances) but can also increase their vulnerability to poverty when they are expected to maintain the family and provide for the younger generation left behind as research in both Latin America and Asia has shown (Punch 2002; Schroder-Butterfill 2002). While recognising the importance of ageing processes in rural areas, this thesis concentrates on the situation and strategies of older people in poor urban areas. Many of the trends resulting from migration in practice reinforce the links between urban and rural areas and livelihoods, with important implications for the strategies of older people in both types of area.

The census figures reflect the gradual ageing of the rural population, with older people in rural areas now forming 9.2% of the population, compared to only 5.7% in urban areas (Table 1.6). In terms of absolute numbers, however, there were slightly more older people in urban areas (50.4%) (INE 2002). This also appears to be a trend that will continue in future years, as large cohorts of urban migrants continue to age and there are smaller cohorts of rural middle-aged people approaching old age, with predictions that by 2025 approximately 8.1% of the urban population will be aged 60 or over and 68.5% of all over-60s will live in urban areas (CEPAL 2003b).¹⁴

¹³ Migration tends to be concentrated among younger age groups with 50% of all migration in Bolivia over the last 30 years carried out by people in the 15-29 years age group with only 3.7% by people of 60 years and older (CEPAL 2001).

¹⁴ This figure also differs by gender, with a higher proportion of the female population (8.9%) over 60 than the male population (7.2%).

Table 1.6: Urbanisation in Bolivia 1976-2001

	1976	1992	2001
Population in urban areas (%)	41.3	57.5	62.4
Population of 60+ in urban areas (%)	31.5	46.8	50.4
Percentage of urban population aged 60+	4.8	5.3	5.4
Total population	4,613,419	6,420,792	8,274,325

Source: INE National Census Data for 1976, 1992 and 2001

Despite the higher visibility of ageing processes in rural areas and the tendency to associate migration with younger age groups, the interaction between migration and ageing in urban areas also needs to be considered. As this thesis investigates, those migrating to urban areas later in life, or migrants ageing in cities, may face particular vulnerabilities in old age. Research in Bolivia has shown this to be a particular problem when their rural experience and language skills may limit their ability to adapt to their new urban context or enter the formal wage economy, putting them at increased risk of social exclusion and income poverty (Zerda 2001). Arrival in a new city may mean having to depend on family members for accommodation and support, with shortage of housing and financial resources often obliging older people to co-reside in multigenerational households (Buechler & Buechler 1996; De Vos 1995; Zerda 2001). The lack of time and space in urban environments can also put increasing pressure upon the family structure and lead to a distancing of relations as older people start to feel as if they are ‘in the way’ physically and metaphorically and a burden on their family (Tout 1989). One of the aims of this thesis, therefore, is to examine the way that social changes resulting from urbanisation are affecting older people’s living arrangements and also the support that older people can expect to receive both within and beyond the household.

As the urban population continues to grow and new groups of migrants are incorporated into the ever-expanding towns and cities, it is important to acknowledge the huge diversity and heterogeneity of these ‘urban’ areas. The tendency to dichotomise ‘urban’ and ‘rural’ can sometimes lead to an assumption that all urban areas are the same and moreover, that they represent some kind of improvement on conditions in rural areas.

The misguided idea that the shift from rural to urban areas is synonymous with improved wellbeing has been argued by institutions such as the World Bank:

Urban areas do offer more opportunities for higher paid work, and this implies that, on balance, urbanization helps to reduce poverty (World Bank 1990: 30).

There is gradually more awareness, however, that urbanisation is leading to a growing prevalence of extreme poverty in urban areas, with increasing attention being given to the dynamic nature of urban poverty and the different factors that can push people in and out of poverty compared to rural areas (World Bank 2005). This is particularly relevant to Bolivia, where the social costs of structural adjustment in the 1980s fell disproportionately on the urban poor, threatening the security of their livelihoods as rising numbers were pushed into the informal sector, with lower wages and increased insecurity (Gilbert 1994a; Moser 1996b).

Although rural poverty remains statistically more significant than urban poverty (82.1% and 64.3% of the older population living below the poverty line respectively), there are indications that urban poverty may be rising as urban areas continue to grow, with a need for more attention to the situation and strategies of poor urban people (INE 2002). Various factors can lead to the underestimation of urban poverty, partly because the emphasis on income measurements may overlook the higher cost of living and also the fact that urban life is considerably more cash-dependent. Moreover, because of the relatively low incidence of poverty in cities and the rising levels of income inequality in Bolivia, urban statistics are rarely representative of the urban poor, since they fail to take account of the extreme differences within urban areas and the pockets of poverty that exist in otherwise non-poor areas. Poor urban dwellers also suffer different disadvantages from their rural compatriots, such as crowded and insecure housing, air pollution, crime and violence, and worse health conditions than the rural poor (Rakodi & Lloyd-Jones 2002).

There is also evidence that urbanisation, underemployment and the increasing informalisation of the labour market are leading to rising levels of urban marginalisation (Canavire & Landa 2006; Sandoval & Sostres 1989). Bolivia now has the largest informal sector in Latin America, employing over 67% of the EAP, with poor people in urban areas particularly vulnerable to the insecurity this gives rise to. Urban poverty is

therefore taking on new dimensions and characteristics that require fresh tools of analysis to those traditionally used for rural poverty (Meikle 2002; Rakodi & Lloyd-Jones 2002). Research in La Paz has shown how lack of social welfare services has exposed vulnerable low income groups to economic forces that work against them, with poor people forced to compete against each other for low paid jobs, and the deterioration of living standards limiting the space (social, political and economic) for impoverished people to manoeuvre (Gill 2000). With most studies of poverty in Bolivia focused on rural areas and the 'agrarian question', this thesis aims to identify the particular characteristics of urban poverty, and specifically its impact on older people who may be particularly vulnerable in an urban context in which lack of income-generating opportunities put them at particular risk (World Bank 2005).

1.4.3 Unstable state, insecure social protection

Bolivia's current political and economic contexts do not offer a very secure or supportive environment in which to grow older. Since the fieldwork for this thesis began, in June 2003, Bolivia has already experienced four different presidents and three changes of government.¹⁵ The political turmoil and consequent back-tracking on policy have reinforced the atmosphere of uncertainty and distrust of the state that always existed, with few people confident in the state's capacity to provide for them in old age. Some of the key issues that deserve attention are the extremely low levels of social security and the regressive nature of social spending in Bolivia, both of which are responsible for the fact that older people must negotiate their own survival strategies in old age.

Since adopting a neo-liberal political and economic model, the *Nueva Política Económica*, in 1985 Bolivia has undergone a series of economic and political reforms that have had a wide-reaching impact on society, particularly the poorer sectors of urban society. Neo-liberalism promised to deliver higher levels of economic growth and prosperity to Latin America, with its advocates arguing that through the development of a free market society, people would have access not only to wealth but to greater

¹⁵ The MNR president, Sánchez de Lozada fled the country only 19 months into his presidential term in February 2004 following widespread riots against his plans to export Bolivia's natural gas. His replacement, the Vice-President Carlos Mesa, was also forced to resign after a year in March 2005 following similar protests. He was briefly replaced by the Head of the Supreme Court, Eduardo Rodríguez, until presidential elections could be called in December 2005 in which the new left wing MAS candidate, Evo Morales was elected.

freedom and social order (Phillips 1998). Two decades later, it has not delivered on these promises, in Bolivia at least, with any benefits of liberalisation remaining in the hands of a few, whilst poverty extends its grip to a wider sector of the population and social and economic inequality becomes more acute. Although economic growth achieved an average annual rate of 3.0% between 1994 and 2004, this was stimulated by hydrocarbon sales rather than any transformation of the economy and in the same period per capita GDP only grew by 0.9%, with high levels of income inequality meaning that the poorer sectors of the population barely benefited from the growth (Klasen 2004; World Bank 2005). Inevitably, the result of slow economic growth has been worsening poverty, the total number of poor Bolivians growing to over 5.5m, and half of these living in extreme poverty (UDAPE 2003).

The adverse effects of slow economic growth and rising poverty on older people have been exacerbated by the state's failure to acknowledge the older population's needs, as seen in particular in its privatisation of the state pension system in 1994 (CEDLA 2003). Although the shrinking of the state, privatisation of public services and contraction of the labour market affected all sectors of society, it was the poor (particularly the urban poor) who found themselves deprived of state welfare, having to pay more for basic services and struggling to make a living in an increasingly over-crowded informal sector. Little attention has been given to the ways that different groups of older people were affected by these economic reforms, however, either directly through the cutting of state pensions, or indirectly through the decline in their families' welfare. Certain older people have been doubly affected by the economic and social situation of the country, in terms of the gradual rise in the cost of living and the high level of unemployment that has made it more difficult for them to generate an income (Zerda 2000).

With one of the lowest rates of pension coverage in Latin America, only a minority of Bolivia's older population receives an adequate level of social protection. The majority have to make do either by continuing to generate income or by relying on family support. CEPAL figures show that in 2002 only 26% of those in urban areas and 3% in rural areas received a pension, with particularly low coverage amongst older women. The combination of labour market discrimination and women's higher likelihood of working in the informal sector and the interruption of their working careers by child-

rearing means that they rarely have the opportunity to make enough contributions to earn a pension (CEPAL 2002; Guzman 2001).

Table 1.7: Pension receipt by gender and area of residence

Percentage of all +60s	Male	Female
Urban	39	15
Rural	6	2

Source: CEPAL Boletín Informativo (CEPAL 2002)

While current levels of pension coverage are already extremely low, there are indications that the growing size of the informal sector within the Bolivian economy may worsen this situation. The informal sector is now estimated to provide over 67% of all employment in Bolivia, partly due to the formal sector's inability to generate employment for the burgeoning urban population and partly the Bolivian economy's continuing reliance upon capital-intensive (rather than labour intensive) natural resource exploitation (Canavire & Landa 2006). Older people are particularly susceptible to informality, both directly because this low paid, insecure, often exploitative work is usually the only type of employment available in old age, but also indirectly in the case of older people depending on family for support or remittances which may be undermined by the insecurity of informal sector employment when the main breadwinner loses his or her source of income (UDAPE 2003). Moreover, there are major concerns about whether or not future cohorts of older people (the majority of whom will have been employed in the informal sector) will have made any provisions for old age given their lack of pensions or formal savings. According to a study by the World Bank, only 11.7% of the Bolivian labour force currently contribute to a pension system, indicating that the problem of low pension coverage is not going to disappear with this cohort of older people (Palacios & Pallares-Miralles 2000).

In recognition of the low numbers of older people contributing to the private pension system, in 1996 the State introduced a universal non-contributory pension, the *Bonosol*, to be paid annually to all Bolivians aged 65 and over. At a value of approximately \$225 US per year, this payment continues to provide an important source of income to many older people, particularly those without pensions or paid employment. Nonetheless, the relatively low value, infrequent payment and financial unsustainability of the *Bonosol*

mean that it rarely provides a secure or adequate form of social protection for the older people who most need it. As one of the Latin American countries with the largest aid flows and funds from the Highly Indebted Poor Countries (HIPC) initiative, in 2004 Bolivia was recorded as devoting the second-highest share of its GDP to public social expenditures (excluding social security) in the region. Nonetheless, the extent to which this reaches the poor is debateable, with pension expenditure being particularly biased towards the non-poor (Klasen 2004).¹⁶ This may be something that will change with the new government of Evo Morales and the stronger emphasis on pro-poor policies that this has introduced, but at the time of the research for this thesis, poor older people held no illusions about the state's ability to support and provide for their old age and continued to negotiate their own means of securing their wellbeing, independent of state support.

1.4.4 Gender and old age in Bolivia

The interaction between age and gender is also an important factor in understanding older people's wellbeing in Bolivia. Given the higher proportion of women than men amongst the older population and the inherently gendered nature of the ageing process it is necessary to acknowledge how socially constructed gender differences affect both older people's livelihood strategies and wellbeing. Research in Bolivia has shown how the accumulation of gender disadvantages can put older women at particular risk of poverty, limiting their access to resources as well as their capabilities and opportunities to develop strategies in old age. Groups that have been highlighted as particularly vulnerable are indigenous women, widows and those without children to care for them, either living alone or depending on the good will of family members for their wellbeing (Zerda 2001). Women's longer life expectancy (66, compared to 62 for men) and higher probability of being widowed in old age means that they are almost twice as likely to end up without a partner in old age (Table 1.8). This has important implications for support in old age, with older men more likely to benefit from the informal care offered by their partner and rarely facing the worries that older women have about who will care for them in very old age. Whilst not having a partner in old age does not necessarily imply increased risk of poverty, in cases where family support

¹⁶ While health expenditure is evenly divided between the poor and non-poor (despite the fact that the non-poor comprise only 40% of the population), as much as 83% of public pension expenditures go to the non-poor (Klasen 2004).

is not available and earning potential is limited, older women can find themselves in a particularly vulnerable situation.

Table 1.8 Marital status of older people in urban areas in 2002

	Women	Men
Married/concubine	39.1	75.7
Separated/divorced	10.3	5.2
Widow	45.1	14.3
Single	5.4	4.8
All	100	100

Source: World Bank Gender Stats¹⁷

Similarly, other discriminatory factors from which women suffer throughout the life cycle (lower levels of literacy, education, access to key resources or formal sector jobs) can also be exacerbated in old age or compounded to make older women's poverty particularly acute or inescapable. High fertility rates (3.7 in Bolivia, compared to 2.4 for Latin America) also mean that women are often constrained by large families, therefore limiting their labour force participation as well as their autonomy to develop independent livelihood strategies (Heaton, Huntsman, & Flake 2005). The fact that women only make up 38.0% of the EAP and that their salaries are consistently lower than that of men (an average of 60.7% men's salaries, falling to 44.3% for the over 55s) is indicative of the inequalities they face later in life (World Bank 2005). Even taking into account the lower employment levels amongst women (41.4% compared to 68.1% of men), due to their domestic commitments and other responsibilities, even when they are employed they are less likely to find the kind of employment that enables them to make contributions to a pension system for old age. Twice as many women as men work in family enterprises (for which they may not be remunerated) and only 43% are in waged work compared to 55% of men (Table 1.9). This has implications for later life when women are less likely either to have a pension or to have saved enough for their old age, reflected in the much lower pension coverage amongst older women (15% compared to 39% of men in urban areas) (CEPAL 2002).

¹⁷ <http://devdata.worldbank.org/genderstats/>

Table 1.9 Gender disparities in education, employment and salaries for all age groups in Bolivia (2002)

	Women	Men
Global illiteracy rate (%)	21.0	8.0
Older people's illiteracy rate (%)	62.3	30.3
Older people with no education (%)	60.6	30.8
Male/Female share of the labour force (%)	38.0	62.0
Global participation rate in EAP (%)	41.4	68.1
Unemployed (% of male/female labour force)	7.9	5.2
Waged workers (% of those employed)	43	55
Self-employed (% of those employed)	46	40
Family enterprise (% of those employed)	11	5

Source: INE Bolivia, World Bank Gender Stats & ECLAC Unidad Mujer y Desarrollo

Note: 'waged workers' refers to employees (whether of a public or private employer) who receive remuneration in wages, salary, commission, tips, piece-rates or pay in kind; 'self-employed' refers to employers or own-account worker; 'family enterprise' refers to people working without pay in operated by a related person in the same household (Source World Bank Gender Stats & ILO)

The thesis takes account of how the disadvantages facing women in old age may result from a decline in internal capabilities (such as physical frailty and decreasing mobility) but also from external structural factors as well as socially constructed gender identities and the discrimination that surrounds these. It considers how the persistence of deprivations over the life cycle may increase older women's risk of chronic poverty by limiting their capability and mobility to escape poverty in later life (Hulme & Shepherd 2003).

The thesis also pays attention to the influence of indigenous culture upon gendered identities in Bolivia. Harris's (2000) research in the *Laymi* Aymara community of Potosí has shown the importance of concepts of dualism and complementarity in relationships, with traditional Aymara couple and household unit sharing the same name, *chachawarmi*, derived from the words for man (*chacha*) and woman (*warmi*) implying the unity and naturalness of the conjugal household unit. This is reinforced by Koch's (2006a) research in urban La Paz, which shows how households are increasingly based around the conjugal couple, rather than the extended family, raising concerns for older widows who may find they are no longer welcomed in their children's households. Despite Aymara values of complementarity and unity within the conjugal relationship, however, in many cases reality presents a different picture, with

inequalities arising both in terms of gendered activities within the household (with women facing a 'double burden' of productive and reproductive tasks), but also in social activities outside the household. The question of collaboration also deserves attention, with existing research showing a difference between the way that men and women share, or divide, different tasks and household duties in urban and rural areas (Koch 2001). While rural life appears to lend itself better to sharing of agricultural tasks, urban life may be less conducive to collaboration in the same activity, with an understanding instead that women are responsible for domestic tasks within the household whilst men are responsible for leaving the house for work and acting as breadwinners. Tensions can therefore arise in conjugal relationships when women overstep the rules laid out in the collaborative contract and start to earn their own income and actually 'work' rather than just 'help out'. This situation is increasingly likely in the urban environment, where there are more opportunities for waged labour than in rural areas and the higher costs of urban life put pressure on women to generate income. Whilst women's femininity is rarely threatened by taking on 'men's work' (acting as breadwinner), other research in Latin America has shown how men's masculinity often is, with husbands feeling uneasy about their wives 'encroaching' on their role as breadwinner (Chant 2002; Varley & Blasco 2000). This has important consequences in old age when gendered divisions may become more blurred, as men retire and find themselves constrained in the household, or women are forced to take on income-generating roles in the absence of a breadwinning male.

This tension that can arise out of the breakdown of rules regarding the division of labour in the conjugal relationship is also examined by Gill (2000), who looks at the difficulties experienced by relocated miners in El Alto, with many parallels to be found amongst older people in urban La Paz. As the men found themselves unemployed and with few useful skills, their wives were more likely to be pushed into the labour force, accepting jobs that men considered below them. Whilst women's earnings were lower than men's they became increasingly important for household income, leading the men to feel insecure in their position as breadwinner. This led to many problems amongst couples, and confrontations about work and domestic labour arrangements within the households, as Gill explains: 'One of the most brutal consequences for many families was the dissolution of the delicate balance between co-operation and conflict that had characterised gender relations in households' (2000: 75).

Women's stronger links with the domestic sphere in Bolivia hold important implications for later life (Gill 1994; Harris 2000; Koch 2001). Women may find it easier to adapt to a more housebound old age, having more flexible skills to contribute to the household than older men in a society where involvement in domestic chores is seen as threatening masculinity. Similarly women's increasing willingness to 'encroach' into male spheres and engage in income-generating activities of all kinds may give future generations of women more flexibility and opportunities in old age, unlike older men who may be too proud to accept the lowly kinds of jobs offered to older people, which they see as undignified (Varley & Blasco 2003). This is not to say, however, that older women are in a stronger position than older men, with many gender inequalities carrying on into old age putting women in a particularly weak position, especially with regards to property and pensions. This research investigates how gendered identities are carried into old age, and what impact they have upon strategies employed and livelihood outcomes in old age.

1.4.5 Ethnicity and age

Bolivia is the South American country with the largest proportion of its population of indigenous descent, with 62% of Bolivians identifying themselves as belonging to an indigenous group in the last census, the largest proportions being Quechua (31%) and Aymara (25%) (INE 2002). This figure is even higher amongst older people, however, with 70% identifying themselves as of indigenous descent (36% Quechua and 28% Aymara). With a long history of colonial domination and ethnic discrimination, indigenous people in Bolivia are particularly vulnerable to social exclusion and marginalisation, often exacerbated in old age (Sandoval & Sostres 1989). While in the past, this discrimination was often geographically based, with the majority of indigenous people living in rural areas, increasing urbanisation has created what has been referred to as the 'indianisation' of the city with now forms of ethnic discrimination emerging (Zerda 2001). Whilst being 'Aymara' was once synonymous with being a peasant, with urbanisation the term has now lost this connotation but is still seen as synonymous with being poor and exploited. Research of indigenous migrants in urban Bolivia has shown that even after long periods in the city, they still suffer the discrimination and marginalisation that might be associated with the recently arrived. Their strong ideological and cultural links to their indigenous communities mean that

they often maintain expansive networks of social connections with relatives who remain in rural areas, making it harder for them ever to integrate fully into urban society. This, combined with the informal sector activities that many migrants are forced into, often serves to marginalise ethnic groups still further (Albo & Barnadas 1990).

Whilst indigenous people of all ages appear to be particularly prone to poverty and exploitation, older people within these minorities may be the most vulnerable of all, suffering a double discrimination of old age and ethnicity. As HelpAge International's (HAI) review of ageing in Bolivia states:

Old age in Bolivia has an indigenous face, is poor, and female (Zerda 2000:12)

Although ethnicity has long been seen as a source of discrimination and marginalisation in Bolivia, the increasing politicisation and empowerment of indigenous groups, particularly with the election of a new indigenous president, may be changing this. In recent years Bolivia's indigenous population has gradually achieved a higher level of political and legal acceptance, with legislation created to recognise their individual and collective rights. My research therefore aims to take account of ethnic identity and to look at the interplay between ethnicity and poverty in old age, examining how some marginalised groups (such as older people) may in fact draw upon their ethnic origin as a source of social identity and means of claiming their rights.

1.5 Thesis outline

The thesis is structured around five main empirical chapters that examine poor older people's strategies in the context of the household, the family and community, the labour market and the wider social and political environment. This introduction is followed by Chapter Two, which examines the key theories in the field of ageing and livelihood strategies and outlines the two frameworks that are used to analyse older people's strategies: the sustainable livelihoods framework and the life course perspective. This chapter also considers the main theoretical concepts of the thesis, particularly poverty and gender in old age and lays out the main research questions. Chapter Three outlines the research methodology, introduces the case study areas in urban Bolivia and explains the combination of qualitative and quantitative research methods employed. Chapter Four is the first of the chapters presenting the empirical

findings of this research. It focuses on older people's living arrangements, using data from household surveys to examine the dominant patterns in household structure amongst older people as well as their preferences for different arrangements to analyse what these tell us about care and support in old age. Chapter Five examines the role of reciprocity and networks in older people's livelihood strategies, particularly considering their relationships with family and community. Chapter Six considers strategies within the labour market, examining the rates of economic activity amongst older people in urban Bolivia and discussing how income-generating strategies differ between older men and women. Chapter Seven analyses the wider political and economic context in which older people's strategies take place, with particular attention to the interaction between formal and informal support mechanisms. It examines the role of social protection in Bolivia and, more specifically, the effects of the *Bonosol* on older people's livelihood strategies. Chapter Eight provides a framework for considering the combined outcomes of different strategies and provides eight detailed case studies of successful and susceptible livelihood strategies employed by older people. Finally, Chapter Nine draws conclusions from the empirical chapters and considers the policy implications of the main findings. It attempts to provide a critical appraisal of the current situation of older people in Bolivia and an analysis of the effectiveness of their strategies, both in maintaining their own wellbeing and dignity and in supporting those around them. I suggest that the current perception of older people as vulnerable dependent members of society, whilst true for a small minority of the population, does not take account of the active and contributory role that many older people play in their households, community and wider society. I argue that ageist discrimination and institutional barriers often prevent older people from realising their full potential, hampering the success of their strategies and limiting their ability to sustain a dignified old age.

CHAPTER 2

THE LIFE COURSE PERSPECTIVE AND SUSTAINABLE LIVELIHOODS IN OLD AGE

2.1 Introduction

This chapter draws together different theoretical frameworks to analyse the wellbeing and activities of older people in Latin America from a new perspective. I start by examining the relationship between poverty and age, considering how poverty in later life differs from that in other age groups and the implications it has for older people's livelihood strategies. Acknowledging that old age can be a time of increased vulnerability, I also examine the heterogeneity of the older population and the need to pay more attention to the diversity of older people, not least along lines of gender, ethnicity and age group. I then outline the two main theoretical frameworks used to analyse poor older people's livelihoods in this thesis – the sustainable livelihoods framework (SLF) and the life course perspective (LCP). My aim is to show the key strengths and weaknesses of these two theoretical frameworks and to demonstrate how, by drawing on key elements of each, a new perspective can be gained to analyse older people's strategies in a more holistic way that considers both external influences and internal capabilities (Lloyd-Sherlock 2002; Nussbaum 2000; Sen 1999). Finally, I set out the key research questions addressed in this thesis and link these to the theoretical frameworks to consider the main issues that they deal with: firstly questions related to older people's households and living arrangements, secondly issues of kinship, networks and reciprocity, thirdly the role of work and employment in old age, and finally the wider macro-context and role of social protection in supporting older people's livelihoods. These questions are investigated using the combined SLF-LCP framework, with attention to how older people's livelihood strategies are affected by their current circumstances and by events in earlier life, both at a personal level, in the linked lives of their family, friends and cohort, and in the wider historical context, in terms of specific events and more general structural conditions. Particular attention is given to the conditioning factor of gender and how this acts as a structuring dimension that affects both the situation and the livelihood strategies employed by older people.

2.2 Old age and poverty

2.2.1 Ageing in developing countries

Given that ageing is still a fairly recent phenomenon in developing countries, it has not received the same attention or analysis as it has in the developed world. Ageing is often seen as characteristic of developed nations, where ageing processes began earlier and which consequently display a larger proportion of older people in the total population, with scarce attention given to the absolute numbers of older people in developing countries, which now outnumber those in developed nations (Martin & Kinsella 1994).¹⁸ While this growth of the older population in developing countries reflects major advances in public health and a significant human success story, it also presents new challenges that differ from those experienced by developed nations when they underwent similar processes due to both its scale and speed and the lack of institutional and economic resources and capacity to cope with such rapid demographic change (Barrientos 2006).

Existing research on ageing in developing countries highlights certain key issues that deserve particular attention, not least the heterogeneity of the older population. Increasingly universal public health provision and the control of infectious diseases mean that people from all social groups are now growing older. Rising longevity also means that old age now spans a much longer timescale than previously, covering up to four decades of life and therefore representing a much broader range of experiences than before, with the oldest old (80+) being the fastest increasing group of all.¹⁹ As a result, it becomes dangerous to homogenise older people, to assume any kind of universal reality of the ageing experience or to draw simple dichotomies between the 'young' and 'old' (Kinsella & Velkoff 2001). The use of a cut-off chronological age of 60 as marking the start of old age can also be questioned, given that in many ways age is as much of a social and cultural construct as a chronological one (Bytheway 1995; Phillipson 1998). Dividing the population into those above and below the age of 60 therefore risks creating a false divide between 'them' and 'us'. It also makes little biological sense to segregate groups on the basis of age given that ageing is continuous

¹⁸ In 2000, 59% of the world's over-65 population lived in developing countries (a total of 249m people), expected to rise to 71% (686m people) by 2030 (US Census Bureau).

¹⁹ The proportion of over-80s in the global population has risen from 0.5% in 1950 to 1.2% in 2000 and is forecast to rise to 4.3% by 2050 (UN World Prospects Database).

over the life course and does not suddenly begin at 60 (Kane, Grimley Evans, & Macfadyen 1990). The use of a global cut-off age of 60 (set by the UN) to define the beginning of 'old age' is also questionable given the large disparities in life expectancy around the world and the different conditions in which a 60 year old in Europe may find him or herself compared to one in Bolivia, where the consequences of old age may set in well before 60, in terms of declining health and physical status, social exclusion and age-based discrimination (Lloyd-Sherlock 1997).

Other issues particular to ageing processes in developing countries are the social and economic circumstances accompanying demographic transition. Population ageing is taking place at the same time as major socioeconomic changes including widespread processes of migration and urbanisation that are affecting family structure and support systems, increasing labour market informality and under/unemployment affecting people's capacity to contribute to pensions and pushing more women into the labour force (depriving older people of their traditional carers), and rising marital instability that may increase the likelihood of growing old without one's partner (increasing the incidence of solitary and female-headed households in old age) (De Vos 1988). Rising life expectancy, shrinking family size, increasing urbanisation and the growth in the numbers of people growing older in large cities are all changing the dynamics of old age and presenting new challenges which this thesis aims to address through its study of older people in urban La Paz.

2.2.2 Ageing and poverty

The setting of this research in poor urban areas of Bolivia raises key issues regarding the definition, measurements and, most specifically, the meaning of poverty in old age. This section therefore aims to clarify the distinguishing features of poverty in the later years of life and why it is often underestimated in conventional income measurements. Since poverty is often used as a generic term to cover all aspects of deprivation, it does not adequately describe the particular conditions of old age to which this thesis refers, making the use of concepts such as chronic poverty and social exclusion more helpful in understanding deprivation in later life.

Poverty in old age often seems to be overlooked or misunderstood because of the lack of disaggregated poverty data by age group or the use of broader indicators that include

physical well-being, social inclusion and vulnerability. Despite the tendency of statistical data to conceal old-age poverty, it is gradually being accepted that older people are particularly vulnerable to chronic poverty due to reduced earning potential, physical weakness, social isolation and exposure to economic shocks (Barrientos, Gorman, & Heslop 2003; Heslop 1999). Lack of adequate research or age-disaggregated data means that the true extent of older people's deprivation is often hidden, however, with income measurements often showing a lower incidence of poverty amongst older people than other age groups.²⁰ While this can be partially explained by the non-poor's higher life expectancy, and the fact that these older non-poor may have accumulated resources over their lifetime that put them in a more advantageous position than other age groups, it is important to acknowledge that not all older people are so fortunate and that those who are poor may suffer a particularly harsh and inescapable form of poverty (HelpAge International 2001). Contrary to arguments that the poor do not survive into old age and that older age groups are therefore less likely to be poor (Whitehouse 2000), recent studies have shown that the poverty experienced by older people in developing countries may be particularly extreme and often of a more permanent nature (Gorman 2004).

Understanding old age poverty therefore requires analysis of both its incidence and extent, as well as the different types of deprivation that may affect older people compared to other age groups (McKay & Lawson 2003). The concept of chronic poverty, as discussed later, is therefore useful for distinguishing between short-term transient (often income-based) poverty and more long-term (often capability-based) poverty that may limit older people's ability to maintain the livelihood strategies that are the subject of this thesis (Bebbington 1999).

Similarly, the concept of social exclusion is useful for understanding how poverty affects older people's assets and their capacity to use them. Defined as 'a process through which individuals or groups are wholly or partially excluded from full participation in the society in which they live' (De Haan & Maxwell 1998: 2), the

²⁰ Research by CEPAL shows that in 1997 in urban Bolivia, 49.7% of the population aged 10-59 were poor, compared to only 39.4% of the population aged 60 and over. In rural areas the difference between age groups was smaller (77.7% and 74.4% respectively). The difference in urban areas was explained by the higher mortality rates amongst the poor and the fact that urban older people may have accumulated more resources than younger people (CEPAL 2002).

concept provides insight into the dimensions and causes of poverty, emphasising its multi-dimensionality and focusing on the *processes* that contribute to and reinforce deprivation (De Haan 1999; Stewart 2003).

Social exclusion has three key characteristics: agency, with the concept pointing to the 'excluder(s)' as well as the excluded; dynamics, where past events and future prospects are as important as current circumstances (and for which the LCP is therefore a particularly useful analytical tool); and relativity, whereby social exclusion differs from one society to another, with the precise characteristics depending on societal 'norms' which in many cases may be difficult to define (Atkinson 1998). Social exclusion is useful for understanding old age poverty, therefore, since it identifies different types of deprivation, from deficient consumption levels to exclusion from basic needs provision, productive assets or citizenship rights. Although social exclusion can be difficult to define or measure, its usefulness lies in its focus on the processes and dynamics that allow deprivation to arise and persist, and its analysis of the structural characteristics of societies that generate exclusion. In the case of older people in Bolivia, it draws our attention to issues such as ethnicity, language, landlessness, class, and most importantly age, as factors that may contribute to processes of marginalisation and exclusion in later life.

2.3 A theoretical framework

2.3.1 The life-course perspective

The life-course perspective (LCP) is a useful means of analysing older people's livelihood strategies by examining them in the wider framework of their whole life-course and its historical and social context, with old age seen as just one part of a long journey rather than a discrete phase of life (Hareven 1994). It emphasises the linkages between old age and earlier phases of their lives as well as between the older person and the people and society around them, highlighting 'the interaction between the passage of individual time, family time, and historical time' (Arber & Evandrou 1993: 10). Rather than segregating different life stages (as the lifecycle approach does) the LCP emphasises the impossibility of seeing any stage in isolation from another, and encourages us to examine the life-course as a fluid process in which each phase's

antecedents and consequences must be taken into account: 'any point in the life span must be viewed dynamically as the consequence of past experience and future expectation' (Giele & Elder 1998: 19). The LCP therefore enables us to examine older people's livelihood strategies within the dynamic context of their whole life-course, shedding light on the range of influences over the course of their lives that lead some people to have access to certain assets or capabilities in old age that others do not, as well as how past decisions may have shaped their livelihoods in old age.

The LCP comprises four main components: agency, location, timing and linked lives, each of whose significance and meaning for this research are considered in more detail below (Elder 1995). These four factors serve as useful analytical tools for considering how older people's livelihood strategies are shaped by the interplay between their individual lives' trajectories and proximate factors in their immediate social context as well as more distant macro-level factors (Hagestad & Dannefer 2001).

The focus on agency draws attention to the active roles played by older people in developing their livelihood strategies, how they develop their capabilities over time, in terms of 'what they are able to do or be' (Nussbaum 2000: 12), and how they maintain their own wellbeing as well as contribute to that of others (HelpAge International 1999). The LCP therefore fits particularly well with the capabilities approach, where 'the internal capability of an older person depends on their lifetime accumulation of social, human and financial capital', while their 'combined capabilities' are affected by structural factors in the past and present (Lloyd-Sherlock 2002: 1168). Agency also serves to analyse older people's personal goals and how these relate to attitudes developed and decisions made in earlier life. These may include decisions regarding education; career and working patterns; marriage, parenthood and children's upbringing; the decision whether to migrate (where and with whom); and finally their foresight (and ability) to plan ahead for old age. The LCP also encourages us to pay attention to the role of agency in earlier life when many of the key life choices may have been made that have such an impact in old age (such as the decision as to whether and when to marry, have children, obtain training or qualifications, or pursue a particular career), although the extent to which people had a choice in these areas is obviously dependent on other external factors.

A focus on location refers both to older people's geographical, historical, cultural and social position and the way that these interact with their individual life trajectory. It considers how older people's origin and upbringing (rural/urban/peri-urban), ethnicity (Aymara/Quechua/*Mestizo*) and social class all affect the influences to which they may have been subjected over the life-course and which now affect their livelihood strategies. The concept is useful for drawing attention to how migration, rural-urban linkages and ageing in a city where they were not born (or to which they may only have recently migrated) may affect older people's cultural attitudes as well as their ability to develop sustainable strategies. Location is also important as a means of analysing the different contexts of older people's livelihood strategies (in terms of the household, community or labour market) and the continuity or change in these settings as people grow older (Settersten & Owens 2002). Older women, for example, may experience more continuity in the location of their livelihood strategies over their life-course, with their activities in the household providing a continuum from middle to old age, compared to older men who are more likely to face an abrupt change in location as the labour market ceases to be the principal location of their activities in old age.

Timing refers to the historical context of older people's lives as well as the timing of key events and life transitions in individual and historic time. It draws attention to older people's cohort as a way of understanding their age and life stage at the time of key political and historical events such as the Bolivian revolution of 1952 and consequent social reforms, the economic crisis of the 1980s, the privatisation of the pension system in 1994 or the introduction of the *Bonosol* in 1996. It also considers how their cohort affects their exposure to and acceptance of different social and cultural attitudes and the social changes and structural factors to which they have been subject over the course of their lives (Moen, Erickson, & Dempster-McClain 1997). People belonging to older cohorts, for example, may never have had the opportunity to know their own grandparents due to the shorter life expectancy at that time, explaining their own lack of preparedness for old age or affecting their own perceptions of older people's role in society (Riley 2001). Timing is also relevant for understanding the chronology of key life transitions such as leaving home, marrying, having children, retiring from the workforce or being widowed and how these interact with historical time and with the timing of life transitions of the people around them, leading us on to the concept of linked lives.

Finally, 'linked lives' refers to the interaction between the older person and other individuals, groups or societal institutions and the way this interaction affects their own individual trajectories. It highlights how older people's decisions and actions in the past and present are the result not only of individual preferences but of the situation, influence and desires of the people surrounding them, whether co-residents, family, friends, neighbours or colleagues. In this research older people's intergenerational ties are given particular attention. These include older people's relationships with their own parents and grandparents and the influence these may have had on their own perspective on intergenerational support in old age. They also include relationships with younger generations of children, grandchildren and, increasingly, great-grandchildren and the outcomes of these relations in old age. I also consider how older people's strategies are the combination of a desire for individual wellbeing and family wellbeing, and how family influences at key points in the life stage (upbringing, leaving home, marrying, child-bearing) may affect people's situation in old age. Spousal relationships also deserve particular attention, with older people's situation and strategies directly affected by their spouse's life stage, demands and capabilities. All of these factors point to the impossibility of considering older people's strategies in isolation, without placing them in the wider context (personal or historical) in which they are embedded.

By examining old age as just one of a series of experiences from birth to death, rather than creating false dichotomies of 'youth' and 'age' the LCP is a useful means of analysing how experiences and roles in earlier life influence one's situation in old age. It is also appropriate for analysing the factors that cause people to be poor in old age, tying in with the concept of chronic poverty which distinguishes long-term persistent poverty from short-term 'churning' poverty (Hulme & Shepherd 2003:403). Chronic poverty therefore complements the LCP in drawing attention to the factors over the life-course that lead to deprivation in old age: 'disadvantages that are difficult to reverse quickly such as lack of assets (physical and human), being trapped in low-productivity activities ... disadvantageous demographic characteristics (notably a high dependency ratio), and location in remote or otherwise disadvantaged areas' (McKay & Lawson 2003:436). Chronic poverty also ties in with the LCP in the way that it considers how individuals and households with certain characteristics or at certain stages of the life-course are particularly vulnerable to chronic poverty. It also incorporates the concept of

linked lives with its attention to the intergenerational transmission of chronic poverty, a factor that becomes particularly relevant at either end of the lifecycle, involving children or older people (Moore 2001). Adopting the life-course to analyse older people's deprivations is therefore useful because 'extreme poverty in old age is viewed as an intergenerational phenomenon. Poverty experienced in adulthood is likely to deepen with age, and this in turn has an intergenerational impact within households' (HelpAge International 2001:2).

Although the LCP was not originally conceived for the analysis of poverty in old age, it is useful for analysing the dynamics of poverty, showing that far from being a static unchanging state, or simply the result of age, deprivation is a dynamic process that often results from cumulative events in earlier life. This is particularly relevant for older women, who may have suffered a lifetime of discrimination and vulnerability, with research on poverty, age and gender in Europe showing that 'older women do not usually become poor with age: they have had a lifetime of multiple and inter-connected disadvantages' (Gunnarsson 2002: 713). In this way the LCP acts as a useful tool for analysing older people's livelihoods by emphasising the linkages between old age and earlier phases of life to illuminate older people's current situation (Arber & Evandrou 1993). The LCP becomes a stronger analytical tool, however, when combined with the sustainable livelihoods framework, which complements it by providing a more thorough analysis of the institutional and structural factors in the present that constrain *poor* older people's assets, capabilities and consequent livelihood strategies.

2.3.2 The sustainable livelihoods framework

The sustainable livelihoods framework (SLF) was developed in the mid-1980s as a tool for understanding and analysing the livelihoods of poor people (especially those in rural areas) and was further developed in the 1990s by Chambers and Conway, who defined livelihoods as follows:

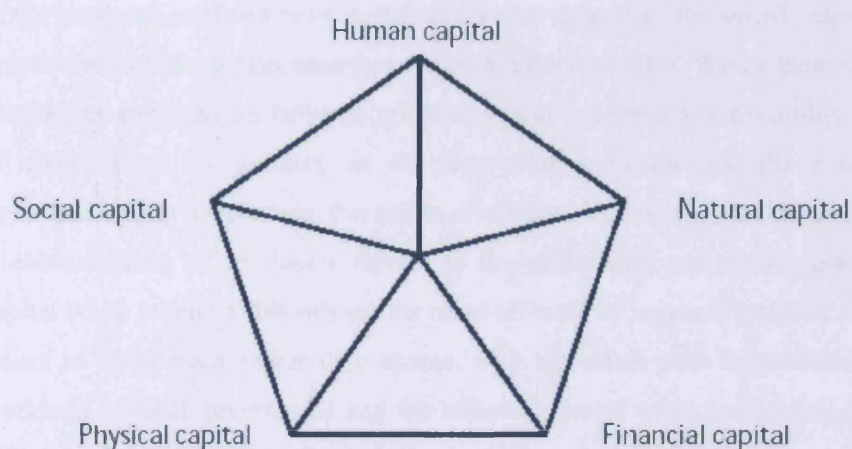
A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term (Chambers & Conway 1992:6).

The SLF has been widely adopted by development agencies and academics to analyse poor people's livelihood strategies, serving 'to integrate assets, constraints, and human capabilities in a logical and comprehensive manner to analyze the status, form, nature, and condition of livelihoods over space and time' (Chimhowu & Hulme 2006:729). It therefore complements the LCP by drawing attention to the wider structural and institutional context, as well as the particular vulnerabilities suffered in old age, something that the LCP may overlook due to its emphasis on the linkages between life stages and reluctance to categorise any one phase as separate from another. The SLF is also useful for examining the context of older people's poverty (something which the LCP was never designed explicitly to do), since it takes account of issues of discrimination and how these may affect older people's access to assets as well as their ability to convert them into successful livelihood outcomes. The framework also complements HAI's rights-based approach to development that recognises older people as active citizens who make contributions to their families and societies, with the framework focusing on people's strengths and assets rather than emphasising their weaknesses and needs. Like the LCP, it recognises the diversity and complexity of older people's livelihood strategies, but places more emphasis on constraints and opportunities in the present to complement the LCP's attention to historic influences in the past, with both frameworks highlighting the dynamism of livelihood strategies and how they change over time as access to different forms of capital rises and falls (Helmore & Singh 2001).

The SLF is based on three fundamental factors of capability, equity, and sustainability – all of which are seen as necessary preconditions and desired outcomes of sustainable livelihoods – and therefore complements the LCP's focus on capabilities, yet with a more explicit focus on a context of poverty as developed in Sen's work on capabilities as the freedom to do or be something (Sen 1999). The SLF has been further developed as an analytical tool by the Department for International Development (DFID) by incorporating the livelihood asset pentagon shown in Figure 2.1, which takes into account the five different assets or types of capital (human, social, physical, financial and natural) and how these can be converted into positive livelihood outcomes (DFID 1999). These assets can broadly be defined as follows: human capital represents skills, knowledge, health and ability to work; social capital represents networks and relationships of trust, reciprocity and informal safety nets; physical capital represents

infrastructure such as roads, transport, housing, access to water, energy and communications; financial capital represents stocks, assets and cash; natural capital represents the natural resources necessary to develop livelihoods. In urban areas natural capital includes issues of land erosion, air pollution, vulnerability to floods and storms, all issues that affect poor people in urban La Paz, where housing is often built on low-quality land that is subject to frequent natural hazards such as floods and landslides.²¹

Figure 2.1: Livelihoods assets pentagon



Source: DFID (1999)

The asset pentagon is particularly appropriate for the analysis of poor older people's livelihoods since it acknowledges the distinctions between vulnerability and poverty and capacity/capability, highlighting the dynamic processes of vulnerability and how these affect the way people move in and out of poverty, while also emphasising that poor people are not helpless victims but agents with a portfolio of different resources and capabilities (Moser 1998). The SLF therefore draws attention to the assets that influence older people's sensitivity to shocks as well as the resilience of their responses. It recognises that no single type of asset is enough to yield the varied livelihood outcomes that poor people seek, and that to maintain sustainable livelihoods poor people need to juggle a 'portfolio' of different assets that changes throughout the lifecycle. The form of the pentagon is intended to show how people's access to assets can vary and change shape over time, with the centre point of the pentagon representing

²¹ For a more thorough description of the five assets, see DFID's sustainable livelihood framework (DFID 1999)

zero access while the outer perimeter represents maximum access to assets. The framework also takes account of the external factors affecting people's access to these assets and their ability to convert them into livelihood outcomes, not only in terms of their individual vulnerability but also the wider structural context, the influence of infrastructure and services and the role of policies, institutions and processes (Chimhowu & Hulme 2006).

Initially designed for a rural context the SLF requires some adaptation to take account of the increased complexity of the urban context as well as the specific aspects of urban deprivation that do not necessarily arise within the rural SLF. Whilst there may be many similarities and linkages between urban and rural livelihoods, accessibility to each type of asset differs by context, as do their relative values and the constraints and opportunities for converting them into livelihood outcomes (Meikle 2002).²² Rural livelihoods tend to be closely related to the availability and management of natural capital while urban livelihoods are far more affected by issues of political economy and issues of entitlement rather than access, with the urban poor more vulnerable to the workings of local government and the effectiveness of urban institutions in delivering infrastructure and services (Beall & Kanji 2000).

Applying the SLF to the urban context therefore requires particular attention to how external factors characteristic of the urban environment may influence poor older people's livelihoods and the relative value of different assets. These factors include the highly commoditised nature of urban life, which increases the importance of monetary income and waged employment in old age since shelter and food cannot be produced but must be purchased, along with many other necessary services such as transport, basic services and even, on occasions, care and support (Moser 1996a; 1998). Consequently, human capital and the capacity to generate income in old age take on greater importance in urban areas, making older people particularly vulnerable to labour market failures and economic shocks. The role of social capital in terms of the knowledge of and ability to access local institutions that control access and entitlement to basic services or old age benefits also take on increased importance in urban areas, meaning that illiterate or undocumented older people or those without knowledge,

²² Some assets may be more readily available in the rural context (i.e. natural capital) while others (financial capital) may hold more importance in the monetary-based context of urban areas.

information or understanding of relevant institutions may suffer particularly high levels of social exclusion (Grootaert & Narayan 2004). Other risks specific to the urban environment include environmental hazards, relating to poor quality housing, sanitation, waste disposal or pollution that can all damage older people's human capital, and social fragmentation resulting from the social and economic heterogeneity of urban areas and resulting in lower levels of trust or collaboration (Moser 1998; World Bank 2005).

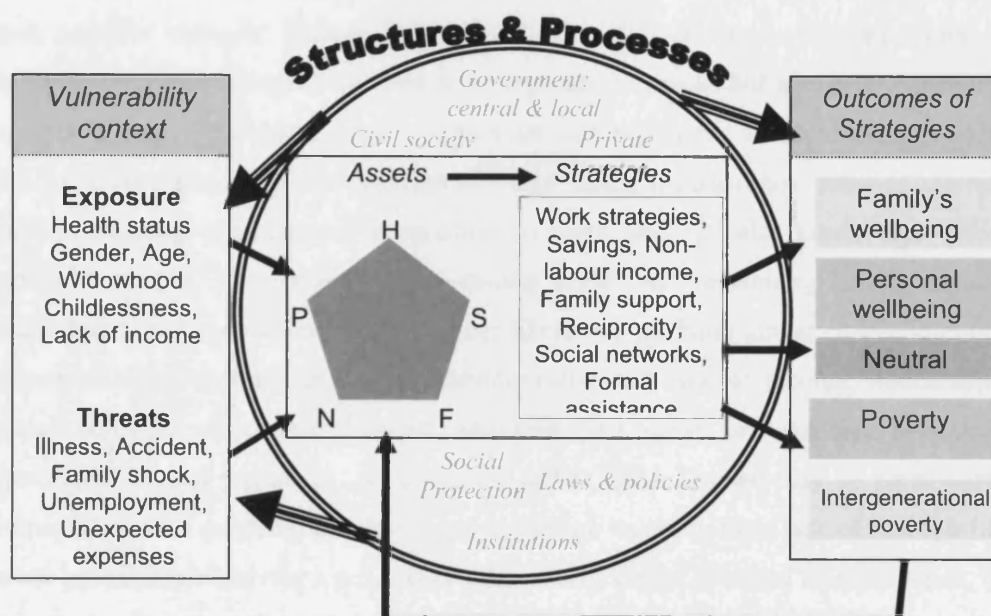
The SLF also fails to emphasise important concerns about gender and asymmetrical power relations, with little attention to the roles of gender and generation in influencing access to assets and opportunities (Beall & Kanji 2000). This is another reason for combining it with the LCP, which emphasises cohort and generational relations as well as the role of gender in shaping individuals' lives and how the interaction of these with social, historical and cultural changes affects people's situation in old age (Hareven 1994).

2.3.3 A new framework for understanding older people's livelihoods

This thesis draws on a hybrid of both frameworks to create a more appropriate means of analysing older people's livelihood strategies in the context of poor urban areas of Bolivia. It recognises the complementarity of the two frameworks in terms of the interplay between individual lives and macro-level influences, while acknowledging that each framework contributes different perspectives, with the LCP highlighting the dynamic influence of the past while the SLF gives more attention to the structural influences in the present. While the LCP encourages us to understand how the interaction between individual lives and the social and historical context influences older people's outlook, attitudes and choices, the SLF points us to a more pragmatic analysis of how institutional and structural factors in the past and present influence older people's assets and capabilities. The two frameworks therefore complement one another by providing a more holistic means of analysing the intangible and tangible aspects of older people's livelihoods, of examining both the *why* and the *how* of sustainable livelihood strategies, with the LCP highlighting the processes that lead people to be where they are in old age while the SLF draws attention to the resources and capabilities available to them, with which they can implement different livelihood strategies.

The value of combining these frameworks results from their complementing perspectives which make up for their weaknesses in certain areas. The LCP's emphasis on the linkages and continuities between different phases of the life-course may risk overlooking the unique characteristics (and especially vulnerabilities) of old age that affect older people's livelihoods as well as the particular structural factors to which they are vulnerable. It therefore requires adapting in order to analyse poverty in old age. The emphasis on timing and historical context may also overemphasise cohort effect and fail to take account of intra-cohort differences and the heterogeneity amongst older people of the same age group. Conversely, although the SLF draws attention to the vulnerability context and complements the LCP's more historical perspective with a stronger analysis of the particular influences and risk exposures of old age, its emphasis on assets and capabilities risks overemphasising the options and negotiations available to poor older people. It assumes that they always have 'strategies' and choice, whereas many may not have the opportunity to develop 'strategies' and may be forced to react opportunistically rather than plan their livelihoods (Moser 1996a; Rakodi & Lloyd-Jones 2002). For this reason, combining the LCP with the SLF provides us with a more comprehensive means of analysing the starting point, processes and influences behind older people's strategies and the factors affecting their success (Figure 2.2)

Figure 2.2: A new framework drawing on the Sustainable Livelihoods Framework (SLF) and the Life Course Perspective (LCP)



Sources: Own design drawing on DFID (1999), Schroeder-Butterfill (2006)

Figure 2.2 illustrates the hybrid SLF and LCP framework as a tool to analyse the broader context in which older people's livelihood strategies take place. It shows how the interaction of individual characteristics with external environmental, economic, political and social factors over the life-course affects the availability of different assets in old age and the success older people may have in manipulating these to generate sustainable livelihoods for themselves and their families.

Drawing on the framework designed by Schroeder Butterfill and Marianti (2006), the figure represents a cyclical, rather than linear process, and emphasises how older people's vulnerability context affects the assets held and strategies used and, in turn, how the outcomes of these strategies influence the older person's vulnerability. The vulnerability context aims to distinguish between generic risk factors affecting whole groups (all older people, for example), sometimes defined as 'exposure', and specific risk factors or threats that affect certain individuals and households, who could be seen as 'susceptible' (Devereux 2001). The importance of the vulnerability context for understanding poor people's assets and capabilities is highlighted in Moser's Asset

Vulnerability Framework, where vulnerability is defined as ‘insecurity and sensitivity in the well-being of individuals, households and communities in the face of a changing environment ... and their responsiveness and resilience to risks that they face during such negative changes’ (Moser 1998: 3). Vulnerability is therefore a key factor in understanding older people’s sensitivity or exposure to shocks but also their capability to react to them (resilience), both of which are affected by the assets at their disposal and by earlier phases of the life-course. The figure distinguishes between generic factors affecting older people’s exposure to risks and specific threats that affect particular people. The former include failing health and weakening human capital; widowhood or abandonment and the higher likelihood of living alone; childlessness or absent children; shortage of working opportunities and lack of income; diminishing social networks as people’s cohort members pass away and general age-based discrimination and prejudices. As discussed earlier, older women may be particularly vulnerable due to gendered disadvantages in old age linked to their lack of savings, the lower probability of having a pension or other assets, higher levels of discrimination, or simply the fact that they live longer than men and are prone to higher levels of morbidity.

As well as exposure factors, the vulnerability context also considers the specific threats affecting older people. While there is obviously some overlap with exposure factors, these are specific events or unexpected shocks that may, or may not, throw the older person into a worse situation, depending on both their initial situation and the strategies they employ to defend themselves. The particular threats to which older people in urban Bolivia may be exposed often relate to lack of income or inability to meet monetary costs (as distinct from the situation in rural areas, where shocks may be more related to the natural environment) and include the risk of sickness or accidents and the associated health costs, the loss (or sickness) of a family member and the costs or loss of income this may incur, loss of employment (either of the older person or a family member) or other unexpected costs that may arise due to lack of insurance of their key assets (whether their health, house or business).

The framework also considers how these vulnerability factors affect the asset base which older people need to develop sustainable livelihood strategies that protect them or enable them to recover from risks. As the diagram shows, the strategies that they

implement are affected not only by their own situation and capabilities but also by the political and economic environment in which they live, depending on the structures, institutions, laws and processes that surround them. The framework uses the asset pentagon to examine how older people's assets and capabilities to develop sustainable strategies are affected by the interplay of their individual situation and the wider context in which they live, with particular attention to the structures in which they are embedded (at micro and macro level) and the processes that affect them. Structures include central, municipal and local government, as well as the influence of the private sector (particularly with regard to the labour market and the availability of credit) and civil society (including NGOs). Relevant processes include laws and policies while institutions, social and economic, include markets, rules, customs and inheritance laws that may affect levels of family support, as well as social protection systems.

The interplay between this macro-context and older people's assets and capabilities is shown in the variation of outcomes that can result, affecting not only the wellbeing of the older person, maintaining, improving or worsening their situation, but also that of their families, with successful livelihood strategies often contributing to the wellbeing of family members, while unsuccessful ones may cause (or exacerbate) intergenerational poverty (Moore 2001). In turn, the outcome of older people's strategies feeds back into their asset base, affecting the resources available to them in the future, with neutral strategies simply maintaining their resource base, whilst positive strategies may serve to augment certain capital stocks and negative strategies may lead to their depletion.

The framework therefore provides an overall picture of the influences affecting older people's strategies, highlighting the role of the life-course and personal factors in affecting the assets available to them, but also the influence of external factors, particularly the economic and political context. The framework should therefore be useful for understanding the interaction of the life-course and micro-influences at personal level and the wider macro-context. It also highlights how present assets and capabilities result from past events or circumstances relating to their family situation, working history or experience of migration, as well as structural and socially constructed factors.

2.4 Research questions

Drawing on and adding to these existing frameworks, this thesis aims to analyse the strategies used by older people and to develop a more informed understanding of the interaction between personal and external influences in affecting wellbeing in old age in Bolivia. The research questions explore how older people survive in a context of widespread urban poverty and absent or inadequate social protection and particularly how they replace formal support with informal mechanisms. The thesis explores how changing demographic and social trends, such as the decline in fertility rates, lengthening of life expectancy and rise in rural to urban migration, affect both the strategies used by older people and the support they receive from family and household. It examines older people's living arrangements, questioning whether urban residence and changing family structures have affected the type of support that older people can expect to receive both within and outside the household, as well as their role in the labour market and the wider political and economic environment. In order to investigate these issues, a series of research questions are asked, both about older people's livelihood strategies in general, and more specifically about how these strategies are developed in the different contexts of the household, community and labour market and the interplay between these strategies and formal social protection. All questions take a gendered perspective and seek to uncover gender differences in each area.

2.4.1 Livelihood strategies in old age

Drawing on the SLF, the research questions examine how people draw on their assets and capabilities to develop sustainable livelihood strategies in old age and how these strategies are influenced by their gender, life course and environment (Beall & Kanji 2000). It also questions how the changing economic environment may put older people under increasing pressure to take increasing responsibility for their welfare in the absence of formal state support (James 2001; Phillips 1998). This is particularly relevant for urban areas, with existing research showing that urban older people employ different livelihood strategies from rural ones, with a higher reliance upon pensions and monetary income in urban areas and on productive activities within the household in rural areas (Inter-American Development Bank 2000).

- What are the main survival strategies developed by older people in the absence of formal old age protection and what are the main constraints on these strategies?
- How does the life course affect older people's ability to manage diverse livelihood strategies?
- What role does gender play in affecting the situation of and strategies used by people in old age?

2.4.2 Living arrangements and family support

One of the major debates regarding old age in developing countries is the extent to which older people can rely on their families and households for support (Aboderin 2005; Tout 1989). The level of family support is often seen to be closely related to older people's living arrangements, with concerns that social and economic changes may be putting new restrictions on patterns of co-residence and forms of mutual support between parents and children (Saad 2005). As well as examining the patterns and factors affecting older people's living arrangements, the research also questions people's preferences for different arrangements and how these affect their livelihood strategies, with existing Latin American research showing how these strategies are strongly influenced by internal household relations and division of labour, as well as the power relationships regarding decision-making and control over domestic resources: labour force, time and consumption (González de la Rocha 1994; Punch 2001).

- To what extent do older people's strategies depend on the support and collaboration of their families and households?
- What factors affect older people's living arrangements and the level of support they can expect to receive from family members, co-resident or otherwise?
- How does gender affect living arrangements and family support in old age?

2.4.3 Social networks and reciprocity

As well as examining agency and individual strategies, the research also examines the role of social networks and how older people's relationships, communities and reciprocal ties also influence livelihood strategies. Anthropological research has highlighted the importance of social networks for the survival of the poor (Lomnitz 1977), although much debate still exists about whether such networks and reciprocal

ties are strengthened or weakened in the context of poverty (Moser 1996a; Stephenson 1999). The research questions draw on the SLF to examine the influences on older people's stock of social capital, as well as using the LCP to explore the role of reciprocity in old age and the extent to which this is affected by relationships developed in earlier life.

- What role does social capital play in helping older people to develop and maintain sustainable livelihood strategies?
- What factors in the past and present affect older people's stock of social capital and how does this differ by gender?
- What is the role of reciprocity in maintaining social capital in old age?

2.4.4 Work and income generating strategies

With over 75% of the poorest quintile of older people in Bolivia continuing to work, the thesis explores the role of income generation in old age, examining the economic and social factors that influence older people's decision to continue working (Barrientos 2000; CEPAL 2002). The research explores the necessity of work in a commoditised urban environment, both as a substitute for state support and as a means of complementing family support. It also questions whether older people's decision to continue working is autonomous and individual or influenced by household dynamics or family pressures. The questions also explore whether older people work solely for financial motives or whether there are other benefits from employment.

- How do older people substitute or complement state and family support with their own independent activities?
- What factors affect older people's ability and desire to participate in the labour force?
- What is the role of gender in affecting the type of activity carried out in old age?

2.4.5 The interaction of formal and informal support mechanisms

Drawing on the LCP and SLF, the research analyses the wider political environment and macro-economic context affecting older people's livelihood strategies in the past and present, examining the ways that these are affected by the state, the market and civil society (Bebbington 1999). The questions examine the role of social protection and how its presence (or absence) reinforces (or undermines) older people's coping mechanisms

(Lustig 2000). They also consider how the privatisation of the pension system and shrinking of the state may have increased older people's vulnerability to shocks and weakened their livelihood strategies, and to what extent this has been counterbalanced by the universal pension, the *Bonosol*.

- How does the economic and political environment affect older people's wellbeing and the effectiveness of their livelihood strategies?
- What is the interaction between formal and informal support mechanisms in old age?
- How has the *Bonosol* affected older people's livelihood strategies?

CHAPTER 3

METHODOLOGY

3.1 Introduction

The question of how to study the livelihoods of vulnerable older people in one of the poorest countries in Latin America required a sensitive analysis of the type of methodology appropriate for such a subject. My focus on older people's families, households and communities meant that the framework for my fieldwork was already set and it was a matter of choosing the best methods to use in such a context. In this chapter I discuss some of the ethical debates that arise in working with older people in their households and communities. I look at the issue of positionality and my relationship (as the researcher) with the older people (the 'researched') as well as their households and communities. I also examine the contradictions raised by my relationship with HelpAge International (HAI) and my 'split identity' as both an academic researcher and as a person affiliated to an international NGO. I also look at practical matters related to my fieldwork methodology, the considerations in choosing the research areas and the most suitable research tools as well as difficulties encountered in the implementation of the research.

3.2 Issues and ethics

3.2.1 Positionality and power relations

Feminist and critical methodology literature has highlighted the importance of awareness of one's position as a researcher and how this may influence the way one is seen and treated by the subjects of research in order to gain some reflexivity in one's fieldwork (Rose 1997). This reflexivity is described by England (1994) as 'self-critical sympathetic, introspection and the self-conscious *analytical* scrutiny of the self as researcher' (p82). Nast (1994) emphasises the need for reflexivity in all aspects of research, both for understanding our relations with others and for thinking about what we want to accomplish and for whom we are working. Achieving reflexivity can be difficult, however, given the impossibility of ever completely *knowing* one's own identity or that of the researched, particularly since identity may depend upon the context and be changed by the research process. Nonetheless, one can attempt to

describe one's own position and relationship with the subject of research and thereby place in context the knowledge that one is producing.

My position as a young, white, European female could not be further removed from that of my research subjects – elderly, low-income, often indigenous people in La Paz. I could, however, attempt to write this difference into my research and acknowledge its influence on any information I gathered, taking account of how my own biography affected people's responses and whether they felt threatened, assured or comforted by my presence (England 1994). Whilst my 'alien-ness' may have inhibited closeness or mutual understanding, I felt that in some ways I was so far removed from their own communities and circle of friends and acquaintances that older people were sometimes able to confide in me. Similarly, my outsider status allowed me to ask questions of my informants that would otherwise seem naïve or obvious, and enabled them to explain things to me in a way that they might not think necessary were I from a more familiar context. As Nast points out, it is not whether one is an outsider or insider that matters as much as the space *in between* oneself and the people researched, and our acceptance of how the 'otherness' of those researched is at the heart of our social interactions and the very source of the knowledge that is produced (Nast 1994). Acknowledging our 'inbetweenness' also makes us aware of the constantly blurred boundaries between 'the field' and the 'non-field' and between when we are active 'researchers' with a positionality and when we are not, since even in the comfort of the home we are still 'multiply positioned, with partiality of knowledge and artifice of boundaries' (Katz 1994: 67).

Even acknowledging our 'inbetweenness', the huge social gulf between the researcher and the researched means that the issue of unequal relations is always present and was something I found hard to escape. Rather than attempt to achieve the impossible, I tried to take McDowell's advice and 'recognise and take account of our own position, as well as that of our research participants and *write this into our research practice* rather than continue to hanker after some idealised equality between us' (McDowell 1992: 409). I was aware that I could never achieve the idealised equal relation with my informants when, following interviews in which older people confided their problems in me, they would, understandably, expect me to help them resolve them – whether by helping to find a job for their son or putting a good word in for them with the managers of the

parish's social funds. This often put me in a difficult position where I felt obliged to help but was wary of pursuing individual claims that could influence how I was perceived by others and also distract me from my role as researcher to one of social worker. This tension between researcher and social activist is one which Melissa Gilbert (1994b) highlights in her own research in the USA, pointing out that even when we intend our research to prompt some kind of social change this does not necessarily mean that individually we can produce these changes. It is a tension I permanently lived with, uneasy with my position of power amongst a poor and vulnerable community that I wanted to help but often felt incapable of doing so.

Given the danger that inequitable social science research can lead to the reproduction of existing 'colonial' hegemonies, I was eager not to reinforce the traditional power relations and dichotomies between white/black, western/indigenous, modern/traditional, that can lead to the degrading of weaker sectors of society or overemphasise discrete categories of 'the powerful' and 'the powerless', homogenising the differences within each (Harding 1998). This was particularly important given that the group of people I was working with could be seen as the least powerful in this context (elderly, poor and mostly of indigenous, rural origins) and also particularly vulnerable to generalisations. Yet however eager to avoid exploitative relations one may be, the very fact that this kind of fieldwork is possible is a result of the unfair system of exploitation and inequality in which we exist (Patai 1991). However much we attempt to make our research 'ethical', to contribute something to our research communities and go beyond the traditional structures that have created the marginalisation we study, it is often impossible to 'write about the oppressed without becoming one of the oppressors' (Patai 1991:139). I was constantly questioning the ethics of my own research and my right to 'extract' information from people with so little.

This process of 'extraction' by westerners is already a familiar concept in Andean Bolivia and one which makes many suspicious of white strangers, following the deeply engrained belief in the mythical character of the white *pistaco* or *khariciri* who sucks the fat and life out of indigenous people for his/her own benefit, or that of the Western world (Weismantel 2001). Whilst I was never accused of being a *khariciri*, my informants avidly believed in this colonial creation, making me yet more aware of the

sensitivity of my research and the responsibility I had not to reinforce the exploitative relations and treatment which had created these myths in the first place.²³

3.2.2 Ethical issues related to CASE studentship

My own positionality was affected by my dual identity as a foreign researcher on the one hand, and a person affiliated to a local NGO on the other. Whilst nobody had heard of London University, nor showed much interest in it, people would immediately ask about HAI's projects and what assistance they could receive. I quickly discovered, therefore, that it was safer not to mention my HAI affiliation when introducing myself to older people, to avoid raising their hopes in vain and leading to disappointments. It also meant that people would not feel tempted to give me information that might gain them tangible benefits. Nonetheless, I found that this concealment meant I was constantly struggling with my identity and how to present myself, since when I was dealing with governmental institutions or other NGOs, it was my HAI affiliation that tended to open doors.²⁴

Despite my attempts to keep my two identities separate I ran into trouble on a couple of occasions when my 'gatekeepers' in the community - people who had been helpful in introducing me to the areas and were aware of my dual links - misinterpreted my position and made public statements regarding my ties with HAI. Part of the problem is that the plethora of NGOs and foreign aid in Bolivia has led to '*la cultura del regalo*' (gift culture) whereby people expect donations and associate foreigners with assistance. I encountered this in all three case study zones, with people assuming that I must have access to unlimited resources. Of course, despite my attempts to play down my western status, always travelling by local transport, dressing in similar attire to my Bolivian research assistants and eating in the same *pensiones*, to the people I worked with I appeared prosperous and it was difficult to hide this given the constant questioning about the price of air tickets, my equipment or my accommodation.

²³ The subject of khariciris came up frequently in focus group discussions as a cause of death among old and young people.

²⁴ Governmental institutions included the Defensor del Pueblo, Superintendence of Pensions, Unit of Political and Economic Analysis. The NGOs I dealt with included a number of local and national organisations that were working in similar urban areas to those I was in, but with different sectors of the population.

My informants' expectations of receiving something in return stemmed partly from the culture of reciprocity whereby nothing is given for free and some reward is expected in exchange for participation. I always tried to provide some token of gratitude to informants, something that would be appreciated but would not influence their responses or give perverse incentives to participate. Focus groups participants were given refreshments in each meeting as well as a monetary gift and group photograph at the end of the last meeting. They were not told, however, that they would be receiving this monetary gift until the final meeting to avoid people participating only because of the financial incentive. In individual interviews, I would either take some valued food product (oil, sugar, rice) or give a small monetary gift to cover the sum they may have earned in the time they talked to me. This was always done at the end of the interview and was generally accepted as a surprise rather than an expected payment.

Beyond this tiny gesture of reciprocity, however, lies a much deeper and more important question of how to repay people's participation and return something to the case study communities. I was uncomfortably aware of my position as an outsider that allowed me to flit into their lives for a brief few months, extract the necessary information (much of it of an extremely personal nature) before disappearing, enriched by their participation and contributions, yet leaving them in exactly the same position as before I came. I therefore attempted to give something back, trying to make the research an enriching experience for them as well as organising parties with information and entertainment (food, music and talks) for older people in all three zones to inspire them to set up their own community groups that could work to improve their lives in some small way. Despite these efforts I was deeply aware of the exploitative nature of my fieldwork, fearful that, as England points out 'fieldwork is inherently confrontational in that it is the purposeful disruption of other people's lives ... exploitation and possibly betrayal are endemic to fieldwork' (1994: 85). Back in my own environment, I maintain contact with a few key members in each but know that keeping in touch with all the people who so generously gave me their time, their stories and their confidence is just not possible. I feel a strong obligation to 'return' my research to the environment from which it came and to make sure that the results are in some way used beneficially, something which my collaboration with HAI facilitates.

3.2.3 Maintaining a neutral stance

Playing down my affiliation with HAI was one means of attempting to maintain an unbiased stance in the field, and yet I found that my position was also affected by the local people to whom I spoke or was seen to be associated with. One challenge was how to choose and gain entry to the case study communities, something that required a gatekeeper who could introduce me to people and vouch for my good intentions. In all three zones I was fortunate in making contact with local institutions that were able to do this, yet I had to find a delicate balance between accepting their contacts without becoming too closely associated with them. Maintaining this balance between my independence and association with the local institution was a constant struggle.

In San Jacobo the gatekeeper was the local priest, a Xavieran Father with a strong social conscience, well-respected in the community for the social work carried out by the parish.²⁵ Whilst his support was invaluable and enabled me to meet key members of the parish as well as a Caritas volunteer who subsequently became one of my key research assistants, being linked with the Catholic Church affected how I was perceived by people, particularly evangelical households.

In Ladrilleras, my point of entry was a local NGO that runs a community centre with childcare, health and dental facilities and training workshops. Although it did not work specifically with older people, many of the older people were aware of the centre's activities through their grandchildren but had never been there before. The centre had no religious affiliation and since it was already providing social services there was less questioning than in San Jacobo about what was being 'given' in exchange for participation. In some ways I was 'free-riding' on the work already done by the community centre, yet I hoped that I was also contributing to their work by making older people aware of the services available to them.

Finding a single gatekeeper in Zona Central was not an option, given a lack of 'community' in the area. Unlike Ladrilleras and San Jacobo, there was no obvious focal point (such as a parish church or community centre) and the 'snowballing' tactic was ineffective. Nobody seemed to know their neighbours; nor were they involved in

²⁵ The names of the case study zones and informants have been changed in order to respect their confidentiality.

‘community’ activities like people in other areas. This may be due to the commercial nature of the area: it is full of shops and businesses and most people in the streets are not ‘local’ and do not recognise or greet each other. My main contact was the Centro Socio-Legal (CSL), which is located in the heart of the old colonial city centre.²⁶ Whilst the CSL had limited contact with *local* older people (since the majority of its users came from other parts of the city), it did give me a local affiliation that enabled me to introduce myself to older people and their households. As I discovered later, however, this affiliation led to expectations that I could not always fulfil so that I ended up having to distance myself from the CSL in order that our work would not be confused.

3.2.4 Representing the voices of the voiceless

In my original research plan I had proposed to work with the cohort of middle-aged people (45-60 year olds) who constitute the ‘sandwich generation’, so called because they are seen to be trapped between two generations of dependants. They are often responsible for both children and ageing parents, yet rapidly approaching ‘old age’ themselves. In Bolivia, this sandwich generation is particularly associated with the large number of uninsured workers in the informal sector or underinsured formal sector workers who, since the pension reforms of 1996, find themselves lacking sufficient contributions to be able to retire.²⁷ They are therefore a politically active and informed group, aware of the risks and costs of old age and I had thought that they would be my main informants, particularly as a source of *perspectives* on old age.

Once in the field, I found that older cohorts were actually much more accessible and willing to participate in the research. My fears about it being hard to find enough older people, about inaccessibility and language problems turned out to be unfounded. In actual fact, it was easier to meet older people than their younger cohorts because they were less likely to be out at work. They were also a more ‘identifiable’ group than the more vaguely defined sandwich generation, contrary to my expectations and concerns about recognising who was ‘old’ and who, not, given that old age is in so many ways a

²⁶ The Socio-Legal Centre in La Paz was established in 1997 in order to provide older people with social, legal and psychological support, and now has more than 5000 records of older people following the campaign to legalise their status and provide them with formal identity cards.

²⁷ The Pension Reform of 1996 converted the state-run pension to one of individual accounts managed by private administrators (AFPs) that demand all workers make at least 300 contributions and do not retire before the age of 60 (men) or 55 (women). This new system has left many workers approaching retirement age under-insured since they have not contributed enough to justify a full pension.

social construct rather than a clearly defined, discrete phase of life (Wilson 2000). I had been concerned about whether older people would be an identifiable group in a country where formal retirement ages do not exist and harsh environmental and social conditions in the *altiplano* mean that many people appear old before they actually reach 60, whilst others continue to lead full active lives well into their 60s. Despite these concerns, I found that social policy measures such as the *Bonosol* and the old age health insurance had made people of all ages more aware of what constituted an ‘older person’ and it was through asking about access to these benefits that we often discovered whether there was an older person in the household or not. These benefits also appeared to have given older people some kind of solidarity and group identity that facilitated their accessibility and willingness to participate in my research. In general, older people seemed more enthusiastic and eager to participate than younger cohorts, clearly identifying themselves as the protagonists in the research and expressing their gratitude at being ‘listened to’ in a context where older people are often disregarded.

The responsibility of ‘representing’ older people’s voices raised other challenges, however, making me aware of the dangers of implicitly reproducing old age stereotypes. As Lloyd-Sherlock (2002) has pointed out, these stereotypes too often fall into one of two polarized images, neither of which represent the true reality of old age. The first is the negative image of the passive, helpless, dependent older person who is a burden on their family and society and a cause of what has been labelled an ‘Old Age Crisis’ (World Bank 1994). The second is the perhaps overly positive image of the older person as a ‘resourceful survivor’ who contributes to social and economic development and actively supports their household through often-unrecognised contributions (HelpAge International 2000: xiii). Whilst both images hold grains of truth, they simplify the complexity of old age, with its ups and downs, positive and negative sides. As Lloyd-Sherlock (2002: 1165) explains ‘the main shortcoming of these opposed viewpoints is that they portray later life as a common experience. To develop a more balanced perspective, it is necessary to appreciate later life as a fluid, complex and heterogeneous phenomenon’. I wanted to represent older people’s voices in a way that could do this. I was also aware that working with a sector of society that is considered to be the most ‘traditional’, I must avoid the risks of portraying them as somehow ‘timeless or unchanging’ (Martin & Glesne 2001: 209).

Although older people constituted the main actors and protagonists in my research, I also included younger age groups, particularly household members and neighbours, in order to gather their perceptions, experiences and expectations of old age. Recognising the relationships between older people, their families, households and communities was also a means of acknowledging their hospitality, since 'a focus on hospitality rather than on power incorporates inequities but attends also to levels of care, compassion, and generosity. Hospitality ... asks us to see other aspects of relationships that go beyond the inequities in power' (Martin & Glesne 2001: 216). It also allowed me to go beyond the individualistic power relationship of researcher-researched to acknowledge that it was not I but they who held the power through their agency and membership of a community which could either accept or reject me.

3.3 Devising a Research Strategy

3.3.1 Urban focus

The enormity of the subject of older people's livelihood strategies in Bolivia and the limited time and resources available for my fieldwork obliged me to choose a particular focus for my research. Whilst I would have liked to carry out a comparative study of older people's livelihoods in urban and rural areas, I realised that the logistics of such a wide study area would risk lack of depth to my research. I therefore chose to focus on *urban* poverty and older people's livelihoods in three different zones of La Paz. This urban focus may appear inappropriate given the higher incidence of poverty in rural areas (Table 3.1), but reflects the lack of attention that has been paid to poor older people in urban areas who, whilst statistically less significant than the rural poor, are forecast to increase at a faster rate in the next fifty years.²⁸ The census statistics from 2001 show a higher intercensal rate of growth for the urban older population of 4.36% per annum, compared with only 2.76% for the rural older population (while population growth in general is 2.74%) (INE 2001).

²⁸ In rural areas 93% of older people live with unsatisfied basic needs, as opposed to 33% of older people in urban areas (INE 2001).

Table 3.1: Percentage of Bolivian households with unsatisfied basic needs

	1996	1997	1999	2000	2001
Urban	55.83	51.64	44.45	49.08	52.51
Rural	80.66	72.31	74.84	78.26	80.06
Bolivia	64.81	58.01	55.78	59.72	64.01

Source: INE (2001)

Despite the higher incidence of income poverty and unsatisfied basic needs in rural areas, one needs to be cautious of how these aggregate figures obscure both the scale and the depth of urban poverty and most particularly how it affects older people. The lack of income-generating opportunities for older people in a monetarised urban environment means that they often suffer more than their peers in rural areas. The decision to focus on urban areas reflects a number of concerns regarding the misleading nature of such quantitative statistics and the growing significance of urban poverty.

3.3.2 Case study approach

Following the decision to focus on La Paz, I chose to study three different zones that would allow me to do in-depth research that would not have been possible had I attempted a rural-urban comparison. Given the time involved, choosing suitable communities, establishing initial contacts, obtaining access, carrying out surveys and finding people willing and suitable to participate in focus groups and interviews, I needed to emphasise quality rather than quantity. By concentrating on three different zones, I hoped to overcome the generalisations that are too often made about the homogeneity of urban areas (assumed to be non-poor compared to the extreme poverty in rural areas) and show how diverse conditions can be in different parts of the same city.

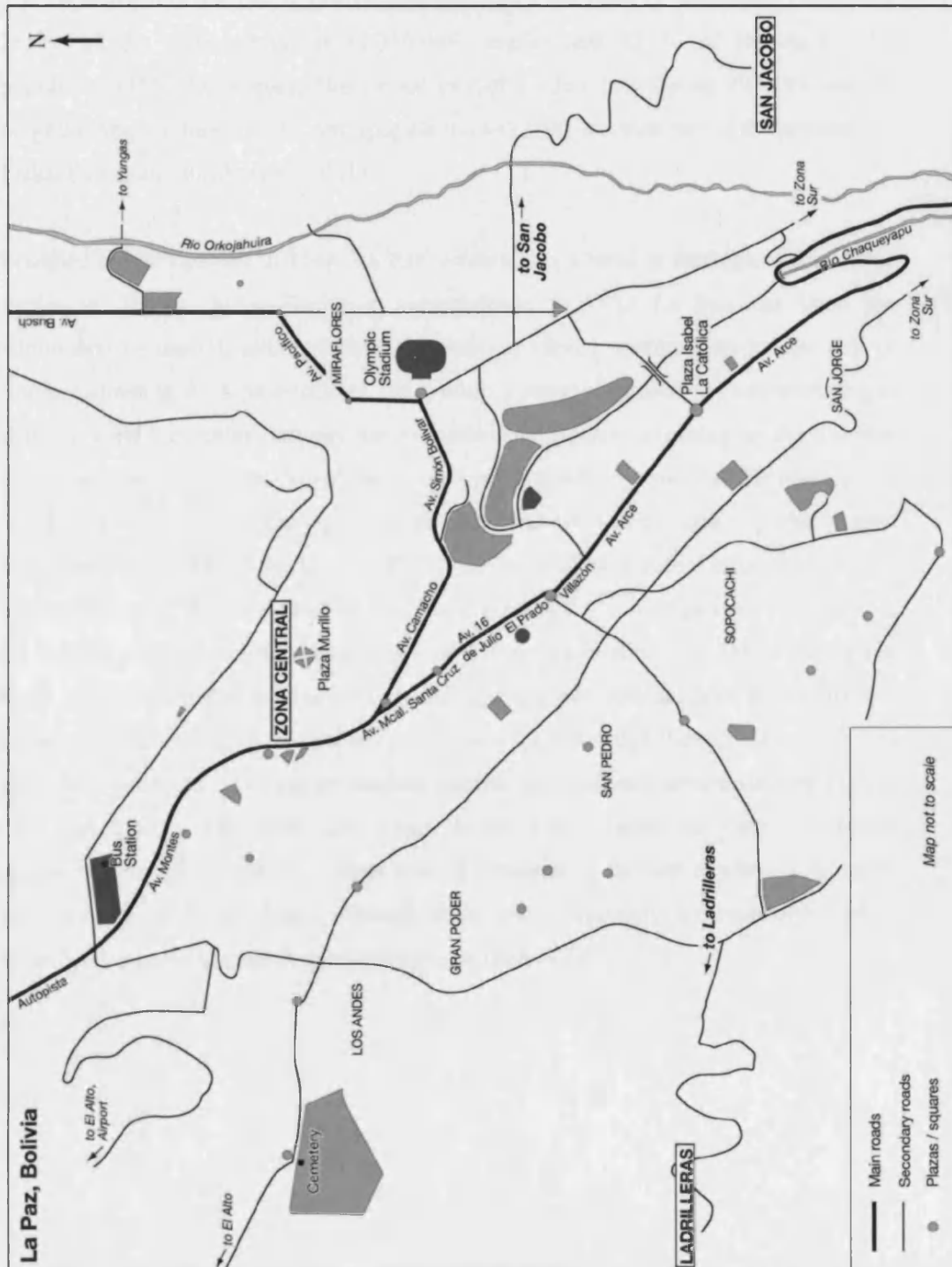
After several weeks familiarising myself with the poorer areas of La Paz (some of which I knew from fieldwork in 2001), I eventually chose the zones of San Jacobo, Ladrilleras and Zona Central as representations of different faces of urban poverty. The city of La Paz is located in a hollow basin (*la ollada*) within the altiplano, with the original colonial parts of the city at the bottom of the basin and the poorer outskirts sprawling up the sides of the hills. The three zones were chosen for their distinctive locations, characteristics and type of resident. San Jacobo is on the eastern hillsides of

the city, Ladrilleras in a less urbanised area on the western hillsides and Zona Central is the old colonial centre of La Paz as shown in Figure 3.1. Selecting these three case study areas enabled me to compare a number of characteristics such as tenure, types of dwelling, size of household, type of resident, access to resources, livelihood strategies and scale of poverty.

3.3.3 Selection of communities

Although I was fortunate to have the connection with HAI in La Paz, this did not facilitate my selection of research areas since I was aiming at parts of the city where HAI did *not* have links, organised groups or existing projects. Nor was it possible for me simply to ‘arrive’ in poor parts of the city and begin my research, since my entry into any new community required some kind of introduction. This meant that I had to use other sources to find potential study areas and gate-keepers who would introduce me to new areas without compromising the neutrality of my research. I made contact with various organisations working in low-income areas of La Paz, including local NGOs, microfinance organisations, church groups and neighbourhood associations, as well as visiting and familiarising myself with different parts of the city. The process of identifying my research areas took longer than anticipated, however, due to numerous meetings, long bus journeys, unpunctuality and general disappointments before eventually settling on the right areas. One particularly difficult experience was when an older man whom I had met at through a group linked to the CSL offered to take me up to his community on the edge of La Paz. Despite my efforts to explain my research and methodology to him, these had not been clearly understood and I arrived in the community early on Sunday morning after a long bus journey up a dirt track, to be met by a huge crowd of locals (mostly recent migrants), headed by the local mayor, who wanted to know what development projects I had come to initiate in their area. After clarifying that I was not from a donor organisation, political party or NGO, the atmosphere changed, with the crowd becoming hostile and aggressive. The older man (a former community leader) recognised this change and accompanied me out of the area, later apologising for his *compadres* and hoping I had not been offended. This experience, unpleasant as it was, taught me a lesson about my position and how easily it could be misinterpreted. It made me aware of many of the ethical difficulties discussed earlier and meant that I was more cautious about *who* introduced me to the potential areas of study and on what grounds.

Figure 3.1 Map of La Paz and three case study zones



Source: Drawing Office, UCL Department of Geography

3.4 The case study communities

The department of La Paz is Bolivia's largest and most densely populated, containing 28.4% of the total population (2,350,466 people) and 32.1% of Bolivia's older population (185,838 people). The capital city of La Paz (population 793,293) and its neighbouring satellite city, El Alto (population 649,958) are both part of the province of Pedro Domingo Murillo (INE 2001).

Founded by the Spanish in 1548, La Paz is nestled in a bowl in the high plains of the Andes at 3600m. Since Bolivia's independence in 1825 La Paz has been the administrative capital, although the constitutional capital continues to be the city of Sucre. Following the land reform of 1953, when a surge of rural-urban migration began that still continues today, the city has expanded significantly, creeping up the unstable hillsides around the centre. When these could accommodate no more settlements, urban development sprawled out across the high plateau above La Paz, creating what is now an independent satellite city, El Alto. This is the focus of more recent migration with the settlements in La Paz now reaching saturation point and the average age of migrants in La Paz older than those of El Alto, where 60% of the population is under 25 (Arbona & Kohl 2004). In order to be able to study older people who had migrated to the city and to compare these with *local* older people, I chose La Paz rather than El Alto, since it is more heterogeneous in its type of resident and has older migrant settlements that El Alto does not have. The three case study zones were chosen for their contrasting socioeconomic conditions, with Zona Central representing the best conditions (in terms of access to public services) although these were extremely heterogeneous, while Ladrilleras represented the poorest conditions (Table 3.2).

Table 3.2: Census statistics on the three case study areas

	San Jacobo	Ladrilleras	Zona Central
Location	Eastern hillsides (organised peri-urban)	Western hillsides (rural peri-urban)	City centre (inner city)
Number of private households	860	947	654
Average number of people/household	4.26	3.95	3.04
Tenure (%)			
Owner households	53.9	60.2	34.9
Tenant households	15.5	23.3	27.1
<i>Anticretico</i> ²⁹	10.1	1.9	20.5
Family housing	17.3	12.1	6.3
Housing from work	1.6	1.3	9.2
Basic Services in Households (%)			
Electricity	96.1%	92.6%	97.0%
Water tap in house	56.9%	45.9%	71.0%
Water tap out of house	39.3%	41.0%	23.4%
With bathroom	88.7%	48.7%	93.7% *
Drainage facilities	85.1%	43.1%	89.8%

Source: Microdata from INE Census 2001

*(29.4% of these are shared)

In addition to the different socioeconomic conditions, each zone was also characterised by its distinct type of resident, in terms of gender, ethnicity, place of origin, time living in the zone and proportion of older people (Table 3.3).

²⁹ *Anticretico* is a form of tenure whereby the tenant gives the owner a sum of money for a fixed period of time, instead of a monthly rent, which is returned in full when the tenant leaves the property.

Table 3.3 Census statistics on the type of residents in each zone

Population Type	San Jacobo Organised migrants, ex-miners, formal and informal sector workers	Ladrilleras Rural migrants, informal sector workers	Zona Central <i>Paceños</i> , migrants from other cities, informal sector workers
Languages spoken (in order of importance)	Spanish, Aymara Quechua	Aymara, Spanish	Spanish, Aymara, Quechua
Ethnic Identity	Aymara: 31.8%, Quechua : 13.3%	Aymara : 47.3% Quechua : 3.5%	Aymara : 32.7% Quechua : 10.5%
% Population born in department of La Paz (urban or rural)	71.6%	80.1%	66.2%
% Population living in this zone for 5 years or more	84.9%	82.4%	81.4%
Population total (males/females)	3663 (1797/ 1866)	3737 (1873/ 1864)	2771 (1600/ 1171)
Population of 60+ (males/females)	283 (132/ 151)	180 (94/ 86)	264 (122/ 142)
% Population 60+	7.7%	4.8%	9.5%
Population of 80+ (males/females)	35 (11/ 24)	20 (13/ 7)	28 (10/ 18)
% Population of 80+	0.96%	0.54%	1.10%
% of older men who are widowed	18.2%	14.9%	13.9%
% of older women who are widowed	42.7%	33.7%	31.0%

Source: Microdata from INE Census 2001

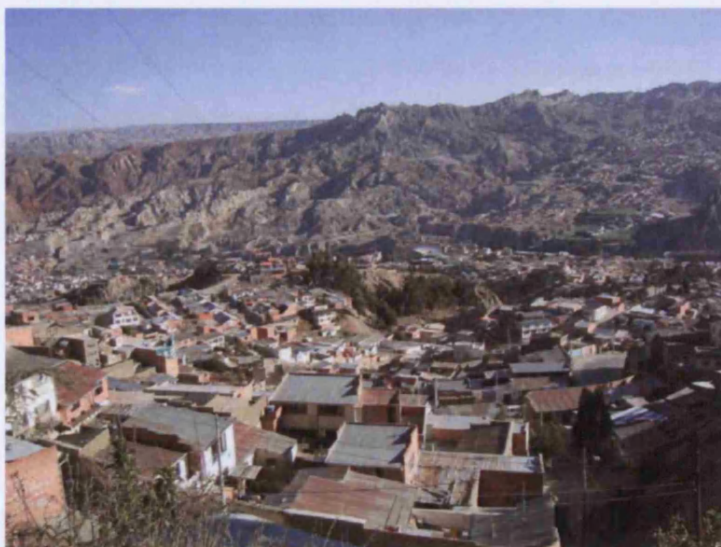
3.4.1 San Jacobo

San Jacobo is located on the steep hillsides to the east of the town centre. Originally scrubland, the area was first populated following the 1953 land reform, when landowners were obliged to sell plots at low prices. While some of the land was settled by migrants from local provinces, much of it was purchased by the state mining company, COMIBOL and sold to retired or laid-off miners on hire-purchase arrangements. Following the privatisation of COMIBOL in 1986 (in which more than 20,000 workers lost their jobs), a large number of former miners came to live in San Jacobo. Many of these are now over 60 and have some kind of pension, living in the

lower, more prosperous parts of the zone, while the higher parts of San Jacobo are occupied by poorer migrants (non-miners), the older of which rarely have any pension.

COMIBOL's planned urbanisation of the area means that the lower parts of San Jacobo now form a consolidated urban area with good roads and access to public services. The houses in this area are mostly brick, with access to electricity and water, although some of the newer informal housing is adobe (Figure 3.2).

Figure 3.2: San Jacobo



The higher parts of San Jacobo are not urbanised in such an organised way, the land is unstable, the houses more ramshackle and access to water and electricity is scarcer. Since few of the older people in this area have pensions, most continue to work and there are more small workshops, bakeries, shops and market stalls. Many of the younger people from San Jacobo go down to the city to work, whilst older people tend to work closer to home with many women selling in local markets.

3.4.2 Ladrilleras

Ladrilleras, on the opposite side of the basin to San Jacobo, is a poor peri-urban community on the hillsides leading up to the satellite city of El Alto. It is less urbanised and developed, having been settled more recently and in a less organised way than San Jacobo (Figure 3.3). The area is known for the regular landslides that take place and the housing is often extremely precarious. Most residents are Aymara *campesinos* (from the

rural provinces) who migrated to the city over the last 40 years. The proportion of older people in Ladrilleras is much lower (4.8%), partly due to the continuing arrival of younger migrants from the countryside.

The zone is less densely populated than San Jacobo since it extends over a larger area of land that includes Ladrilleras Alto, Central and Bajo and covers the steep hillsides that run from the ridge of El Alto at 4050m, down to the edge of the wealthy Zona Sur at 3200m. Ladrilleras has a very poor and underdeveloped appearance, with most of the dwellings either adobe or unfinished brick work, often unfinished and spread amongst empty plots and wasteland. Access to basic services is limited and many houses have no running water or drainage (as shown in Table 3.2). Most of Ladrilleras' inhabitants are migrants from rural provinces of La Paz, with a higher proportion of Aymaras than other parts of La Paz. In Alto Ladrilleras a large proportion of the population works in local brick factories, whilst others go up to El Alto or down to the centre of La Paz to work.

Figure 3.3: Ladrilleras



The roads in Ladrilleras are steep and muddy, except for the main road that runs up to El Alto, which is cobbled but regularly washed away by the heavy rains in January and February. The rebuilding of the road is usually carried out by local women engaged in

the PLANE emergency employment programme.³⁰ Despite the backbreaking nature of this work and the low pay (\$15 USD per week), for many women this is the only form of employment in the area and places are competitive and not accessible to older people.³¹

3.4.3 Zona Central

The third area, Zona Central is the heart of La Paz's old colonial city centre, around the Plaza Murillo where the government palace and congress are located (Figure 3.4). The area would once have been very beautiful, with its colonial architecture and cobbled streets, but nowadays the buildings are run-down and derelict and the streets overcrowded with polluting buses and makeshift market stalls. The area is very commercial, with most buildings incorporating at least one shop, office or workshop, although there are often residential rooms above these commercial outlets.

Figure 3.4: Zona Central



The commercial nature of the area makes it harder to find local residents and the fact that many people live in collective, rather than private housing makes it difficult to

³⁰ Plan Nacional de Empleo de Emergencia – a programme to provide temporary employment for the unemployed

³¹ This is an illustration of a government programme that bypasses the needs of older people with the criteria for involvement stating that 'To maximise the probability of beneficiaries being heads of household, for unemployed manual workers, **only those aged between 25 and 50 may apply** and for unemployed professionals, only those aged between 30 and 55' (Directorio Unico de Fondos website: <http://www.duf.gov.bo/plane2>)

identify what is a home. Around the old city centre most of the accommodation consists of *conventillos*, large colonial houses built around courtyards with shared facilities and private rooms. These are usually rundown and squalid, with one water pipe in the courtyard and very basic drainage. Further away from the Plaza Murillo, where the older houses have been replaced with more modern buildings, these tend to be blocks of flats that usually have private facilities and offer a more expensive type of accommodation. Alongside these modern buildings a new kind of settlement has been created, that of home-built shacks (usually made from corrugated iron, adobe and wood) constructed on 'squatted' green areas. These shacks are the most basic of all the accommodation in the city centre, with no water or drainage and no electricity, unless this is stolen from cables running above the houses. Whilst these houses are 'owned' by their residents, much of the accommodation in the city centre is rented (27.1%) or on *anticretico* (20.5%), significantly higher than the averages for urban La Paz (22.6% and 7.9% respectively). There also seemed to be more heterogeneity in the housing available in the city centre with smart commercial buildings (and apartments) next to squalid *conventillos* offering substandard accommodation.

This area has the highest proportion of older people (9.5%) of all three zones and perhaps surprisingly, also contains the highest proportion of people who have migrated from other parts of the country. As opposed to the other zones, however, Zona Central seemed to contain fewer *rural* migrants and more foreigners or migrants from other Bolivian cities. Whilst inner city poverty was better disguised than in Ladrilleras and San Jacobo due to the concealed nature of many households, older people in Zona Central seemed to suffer higher levels of deprivation, often more isolated and detached from their families, without a sense of community and excluded in an environment where everyone else was busy but there was no place, time or work for them. Unlike San Jacobo and Ladrilleras, where many older people had been poor all their lives, in Zona Central there were more middle-class older people who had fallen on hard times in later life and consequently seemed to find negotiating their old age in poverty more difficult.

3.5 Selection of Research Tools

The research required a combination of methods that could capture the quantitative and qualitative dimensions of older people's situation. By using a range of research tools my aim was to collect a richer set of data, to avoid a one-sided view of the issues and to ensure a more multi-dimensional perspective on the subject. To achieve this, I selected four different research methods that could complement each other to collect a diverse range of information to provide a fuller picture of older people's livelihood strategies. These methods were household surveys, focus group discussions, individual and group interviews, and life histories.

3.5.1 Combining qualitative and quantitative methods

Aware that older people's poverty is often hidden by quantitative statistics I was eager to carry out a more qualitative study that looked behind the numbers at the reality of older people's situation (Barrientos, Gorman, & Heslop 2003). The emphasis of my fieldwork was therefore on qualitative methods that allowed me to use open questions. I also felt that qualitative methods were more suited to the subject of my research with the 'collaborative and non-exploitative relationships' that are encouraged in feminist methodology (McDowell 1992: 406). Researching an excluded group such as older people I saw many parallels with feminist methodology used for researching gender and uncovering the social constructions behind vulnerability and exclusion. Nonetheless, despite my preference for qualitative methods, I recognised the need for more thorough quantitative methods that could be used both to provide the context for my qualitative findings and to back them up with numbers that could show trends where I had found individual examples. I aimed to begin with quantitative methods (household surveys) that could provide an overview of the situation and to follow these with qualitative methods (focus groups, interviews and life histories) to fill in the details.

3.5.2 Household surveys

The household surveys were used as a means of obtaining information on a random cross-section of the population. Surveying 200 households in each of the three zones could provide a range of comparable data to form a foundation for the qualitative research. Surveys could act as powerful tools for collecting basic data about household size, structure, tenure, membership and the flows of support within them, as well as

testing for relationships between different variables. They also provided information about how long households have existed in each zone and where household members originally came from.

Surveying *households* rather than individuals also seemed to make sense given that the impact of older people on household dynamics is greater than their size within the overall population would indicate. Whilst older people may only make up 7.5% of the total population, they are actually present in 22.8% of all households and are heads of 17.6% of all households (CEPAL 2002). I was interested in households including older people and those without older people in which residents may have elderly relatives living elsewhere. These surveys required careful design and were more labour-intensive than other methods, with the need to conduct face-to-face surveys at each household, given the high levels of illiteracy and the complex nature of the questionnaire.

3.5.3 Focus groups

The choice to use qualitative research tools such as focus groups, interviews and life histories to complement the quantitative data was based on a desire to get behind the numbers and explore people's opinions, perceptions and ideas. Unlike the rigid nature of survey questions (most of which were closed, with a set of expected answers), the focus group and interview questions were open and facilitated a broader and more interesting range of answers. Whilst this information was more detailed and extensive than that from the surveys, its uniqueness makes it difficult to compare one case with another and prohibits the possibility of generalisations, meaning that each focus group, interview or life history has to be seen as a case of its own, such that it is harder to draw general conclusions.

Focus group discussions (FGDs) were useful for collecting information on people's attitudes, perceptions and opinions, which are less reliably presented in survey work. FGDs facilitate the gathering of multiple views and opinions in a shorter time frame than individual interviews, but also hold the added advantage of revealing not just *what* people think but also *why* participants think the way they do through the discussion processes that arise through group members' interactions (Morgan 1998). This can be particularly useful for uncovering the factors influencing opinions, behaviours or motivation. FGDs also enable the researcher to access both the individual view of each

participant and the collective view of the group which, by the way that it allows members to interact, can be seen to act as a mirror of the world outside the group (Burgess, Limb, & Harrison 1988). FGDs have been shown to be particularly valuable with disempowered populations (such as poor older people) who are usually reluctant to give negative feedback or may feel that any problems result from their own inadequacies (Kitzinger 1995). Being part of a group may help to break the ice for shyer members when discussing sensitive issues relating to age, with the 'safety in numbers' factor enabling them to reveal their true feelings. FGDs are also useful in comparing attitudes and perspectives between different groups. This is particularly valuable with regard to gender, given the gendered nature of the ageing process, with parallel FGDs of men and women serving to reveal how attitudes towards ageing differ between the sexes.

3.5.4 Individual interviews

Individual interviews were used to complement the FGDs in order to explore in more depth and confidentiality some of the themes that had arisen in earlier sessions. In some cases these interviews took place with individual members of the FGDs, while in other cases older people who had not been able to participate in the FGDs but whom we had met through the survey work were interviewed. The interviews served to validate the focus group material, by complementing the discussions held on different subjects and showing to what extent the views expressed in the groups were held by individual members. In-depth interviews also enabled me to ask more detailed, open questions of interviewees and allow them to expand on issues which they could only bring up briefly in the focus groups, and to explore sub-issues that arose out of the main themes discussed in the focus groups. These interviews therefore provided data on a wider range of issues than the FGDs, with more in-depth, personal information.

The interviews also served to question dominant cultural values that may have influenced collective views in the FGDs on subjects such as ageing. The more private setting of interviews also enabled participants to reveal more personal information. This was particularly the case for the older men, who were less comfortable revealing their vulnerabilities in a group setting and needed to be alone in order to talk openly about their feelings on ageing and the future, worries about being a burden, tensions within their household or resentment about their unappreciated contributions.

3.5.5 Life histories

This approach, used extensively in sociological research is a useful way of giving some historical perspective to my research (Bertaux 1981). It served both to gain an understanding of people's lives and how life experiences shape the ageing process with life histories revealing information about the different paths people had taken through and how they had reached the position in which they find themselves today. This method was inspired by the work of Elder and Hareven (1994) on the life-course perspective, as a framework for exploring the dynamics of interdependent pathways through the life-course, the relation between historical change and life experiences and the consequences of early transitions for later experiences and events. My life histories were carried with FGD participants and other older people who, for some reason, had not been able to participate in the groups (whether due to ill health, very old age or being too busy at home or work) but whom we had either met through the survey work carried out prior to the FGDs, or who we met through other contacts using snowballing techniques.

3.6 Practical strategy of fieldwork

3.6.1 Research Assistants

To assist me with the task of researching three different city zones in a limited time period, I sought to employ some students from the local university, Universidad Mayor de San Andres (UMSA), as research assistants. This enabled me to share the task of implementing 600 household surveys, but also to gain invaluable local knowledge by collaborating with people familiar with the city who spoke Aymara and Quechua and could share their experience with me as much as I was sharing the research project with them.³² They could also accompany me in some of the more remote parts of the city so that I was never entirely alone in isolated areas and had the benefit of coming from similar areas to the case study zones so were therefore comfortable with our research surroundings and the people we worked with. Their language skills in Aymara and Quechua also facilitated communication with some of the oldest people, particularly women, who could not speak Spanish.

³² The employment of a team of research assistants was made possible by funding that I had obtained from a variety of sources prior to beginning fieldwork.

The process of forming a team of six assistants took longer than I had expected, however, and involved an extensive process of training before we were ready to start the fieldwork. Only the social work students had any experience of working with older people, most of them having had some involvement with the CSL's activities. HAI was very supportive, providing useful resources and information from their library and running a training workshop for the group. Having a large number of research assistants had its pros and cons. Whilst it was invaluable to have so much help and support, particularly for carrying out household surveys which are time-consuming and tiring, it also proved a huge logistical challenge managing so many people and ensuring that they would turn up on time, on the right day and in the right place.

3.6.2 Sequencing of research

Contextualising Research: The first stage of my research involved time spent at the HAI office, familiarising myself with recent Bolivian legislation and policies regarding old age and accessing the archives of the CSL. I also spent several weeks visiting different groups of older people that had been established with the support of HAI and the CSL around the city. This enabled me to familiarise myself with the poorer parts of La Paz and to meet older people with whom I could pilot my questionnaires. Unlike many of the older people I later worked with, the members of the groups set up by HAI are already organised and aware of their rights and were interested and supportive of my research. Meeting and spending time with them was an ideal opening to my time in Bolivia, allowing me to meet a wide range of older people.

Once I had chosen the case study areas, I spent time building contacts with community organisations and gathering existing data on the areas. I made contact with the local neighbourhood committees (*junta de vecinos*) and municipalities (*sub-alcaldías*) providing the state administration of the area. In most cases this was merely a formality since these organisations tended to have little useful information, although it did help to meet local authorities and make my face known.

This process was easiest in San Jacobo, which had the strongest sense of community, a respected neighbourhood committee and centrally located parish church with many group activities. In Ladrilleras, the dispersed undeveloped urbanisation, the lack of parish church and a neighbourhood committee with so much internal faction-fighting

that it was no longer respected by anyone made the situation more complicated. Zona Central was also a difficult area to make contact with local institutions because of the lack of any sense of community and its heavily commercial nature. Unable to obtain data from local authorities I resorted to the National Statistics Institute (INE), which was able to provide a breakdown by zone of the latest census data.

Household surveys: Once I had familiarised myself with the zones, obtained maps and made the initial contacts, the first step was to conduct household surveys to gain a clearer idea of household structure and composition. These enabled me to identify all households with members over 60 years of age as well as households with ‘sandwich generation’ members who might have older relatives living nearby.

In each zone, a sample area was chosen in which every household would be surveyed, with the aim of gathering a total of 200 surveys per zone. Studying all households within a specified area aimed to achieve a representative cross-section of the local population and an understanding of where and how older people lived. For the purpose of the survey, household was defined as a unit where both residence and consumption were shared (‘living on the same plot and eating from the same pot’). In certain cases, one plot could contain a number of households (often family relations) with separate consumption patterns. To make a clear distinction between households with and without older people, I chose a cut-off age of 60 years (as defined by the UN), although this led to reservations when we encountered households with what appeared to be older people who were actually in their late 50s. In total we collected slightly more (607) than the intended number of surveys, although there were fewer in San Jacobo due to the fact that this was our first survey area and a number of surveys were incorrectly completed and consequently invalid (Table 3.4).

Table 3.4: Household surveys carried out in three case study areas

	San Jacobo	Ladrilleras	Zona Central
Number of household surveys carried out	196	207	204
Number of households with older people	99 (50.5%)	95 (45.9%)	152 (74.5%)

Source: own survey data

Survey structure: Since the surveys had the double task of providing information on households with and without older people, they had a multi-section format that could serve as a 'two-in-one' survey, which could be used for both types of household (see Appendix One). The questionnaire thus comprised of three parts: a first general section (A) for all households asking about the type of housing, ownership, construction material and number of residents; a second section (B) directed at households with older residents; and a third section (C) directed at households without any older residents. Of the 607 surveys carried out, 347 (57%) were AB surveys directed at households that included an older person, with the highest incidence in Zona Central where 75% (153 households) were of older people. This high incidence of households with older people exceeds the national average (22.8% of all households) and reflects the fact that the response rate from households with older people was higher because older people tended to be interested and willing to participate. It also reflects the higher likelihood of finding an older person at home than a younger person, with many of the younger households empty in the day and unwilling to give up their valued leisure time at weekends to participate.

The AB surveys, directed at households *with* older people, asked about the two oldest residents – their age, civil status, occupation, place of birth, time in this house, income sources and family relations. They also included questions about intergenerational transfers between older people and their younger family members (in both directions). In the cases where there were more than two older people in the house (older siblings living together, extended family households etc.), the survey would still ask about the two oldest people only. In all cases, we tried to interview the oldest person directly (rather than a younger family member), but this was impossible when the older person was unwell or children were protective of their elderly parents and preferred to answer the surveys themselves. This led to problems of accuracy, when people could not remember details of their parents' age, place of birth or educational status, although on other occasions the younger generation (particularly daughters) would sometimes provide more precise answers than their parents.

The AC surveys, directed at younger households with no older residents, asked about household structure, residents and older relatives (non-resident) with whom household members had contact. These could be parents, grandparents, uncles or aunts of the

interviewed person. The aim was to collect information about intergenerational relations. The questions followed the same format as those in the AB surveys but the answers were generally less detailed because they were not being asked of the person in question. Where possible we would direct this interview at the oldest person in the household, who would normally only be one generation removed from the older person in question. This was not always possible however, when the 'middle generation' were out and we would have to put the survey to the younger generation, who could not always provide accurate information about their grandparents. There were also cases when the person interviewed did not have any older relatives of their own (their parents, aunts and uncles having passed away) and would therefore have to talk about their partner's parents (older in-laws) about whom they knew less. We tried to get around this problem by always asking if there was someone in the house who had older parents or siblings, but it was not always possible to be fussy when we were encroaching on people's time and privacy and we often had to accept the answers of the first person that came to the door.

Practicalities of survey work: Since I had a team of several assistants, I was able to organise them in pairs and in shifts within each zone over a set period of time. We would meet each morning to decide on the areas we would each be covering and convene again at lunchtime to eat together, discuss our experiences and check through the surveys that had been completed. Although working in pairs, rather than individually, meant that it took longer to complete the 200 surveys in each area, it proved to work better for a number of ways. It avoided issues of security (particularly since half of the group were female and did not always feel comfortable knocking at strangers' doors in dark alley ways), but also made the process of completing the questionnaires more streamlined and accurate. Within each pair, one person would ask the questions whilst the other filled in the questionnaire. The first person could build up a rapport with the interviewee, maintaining eye contact and moving smoothly from one question to another without having to check boxes, while the second person could focus entirely on the questionnaire and fill in the correct details without having to look up, speak or lose their way. In all cases we tried to have one male and one female in each pair (who would alternate in their questioning/writing role according to the gender of the person being questioned) and also one Aymara speaker (who could translate where necessary). Each pair would note the time and date of the households visited, whether

the survey was carried out or not (and if not, for what reason) and whether it was a household with older people or not (if this information was available). This allowed us to keep track of the response rate for the survey and note which households should be revisited before moving on.

Household surveys were the most difficult and demoralising of all the research methods. It was physically exhausting being on one's feet all day in the hot *altiplano* sunshine, but also emotionally wearing to be continuously turned away, to have to constantly justify our presence and explain our intentions time and time again. Sometimes I felt like I was spending more time 'explaining' and giving information than 'collecting' it. Despite our efforts to prevent confusion and suspicion, always working by daylight, wearing visible credentials (with our names and affiliation), we nonetheless encountered more mistrust and unwillingness to participate than anticipated. Part of the problem was that door-to-door surveys have become so common in La Paz in recent years (including the 2001 census survey), that there is now a widespread reluctance to answer any kind of questionnaire. People wanted to know why we were doing the surveys and what they would be receiving in return. On hearing that their participation served a more long-term research objective of understanding older people's situation in Bolivia rather than any direct short-term benefits for them, many people closed the door in our faces. In general it tended to be the less poor households that understood the purpose of our research and its potential long-term impact and were more willing to participate, whilst the poorest households, struggling to survive, understandably had little interest in an abstract project with no direct benefits. Of course there were exceptions and many of the poorest people were the most hospitable and generous, even knowing they would be getting nothing from us.

Another problem was being seen as some kind of spy or government informant, particularly in areas of informal housing where the residents lacked legal documents to support their property rights and were fearful of giving any information that might undermine their claim. We also found that people of all ages were reluctant to give information related to income, pension or other sources of finance and eventually we stopped asking any money-related questions, aware that people felt uncomfortable talking about money and were often scared of what we would do with this information.

Although I had piloted the questionnaire on various older people in one of the organised groups that I had met through the CSL, and made several adjustments, it was not until we had started the first set of surveys (in San Jacobo) that I really had a clear idea about which questions needed changing. The skill was not only in asking the right questions but also asking them in the right way. I soon realised that a deceptively simple question such as ‘who lives here?’ or ‘who works?’ could easily be misinterpreted and provide different answers depending on the definition of simple words like ‘live’ or ‘work’. One recurring problem was the misinterpretation of women and older people’s activities by other groups (younger people, men) who would never classify what they did as ‘work’ even when they were busy all day engaged in a range of income-generating and income-supporting activities. We therefore learnt to phrase the question differently and replace the question about work with a more general one about ‘what do they do in the day?’ As the surveys proceeded I had to amend the questionnaire regularly, fine-tuning questions according to how people had answered in the past.

Post-survey analysis: At the end of each day, we would meet to check through the surveys that had been completed. This was a time-consuming but worthwhile task that minimised the possibility of gaps or errors at the time of coding. By checking the same day and with all the assistants present, we could fill in missing gaps and ensure that the surveys were complete. With the help of a local statistician I then entered the data into the statistical programme SPSS to obtain a quantitative analysis of the situation of older people in the three zones and the links that existed between younger people and their non-resident older relatives.

Focus Group Discussions: Following completion of the household surveys and having identified older people willing to participate, a series of FGDs was set up (with separate groups of men and women) in San Jacobo and Zona Central. Time allowing, it would have been good to do these in all three zones but given the large amount of organisation needed to set up FGDs it was only possible to do two series. San Jacobo and Zona Central were chosen because of the higher proportion of older people and their willingness to participate, while the high proportion of Aymara speakers in Ladrilleras raised logistical issues regarding facilitation and translation. San Jacobo and Zona Central also presented an interesting contrast in terms of the type of older person and the difference between migrants and others.

Practicalities of FGDs: In each zone two separate groups of eight people were organised, one of men and one of women (Figure 3.5). Each met weekly over a period of a month to discuss a range of themes related to old age and livelihood strategies (see Appendix Two). The participants had been selected following the completion of survey work in each zone, and were chosen for their willingness and interest to participate further in the research. All the participants were between the ages of 60 and 75 and came from the same social background, the objective being to achieve a certain level of homogeneity amongst members. The San Jacobo FGDs took place in November 2003; the Zona Central ones in February 2004.

Figure 3.5: Female focus group in San Jacobo



The meetings took place in easily accessible locations within the community. In San Jacobo this was a small *pensión* opposite the church, where warm drinks and cakes were served during the meeting, whilst in Zona Central the first sessions were held in the CSL but later moved to a local café when it became clear that the purpose of the groups was being confused by their association with the CSL. Each session lasted for approximately 1½ hours, with refreshments served early on. For each meeting there would be a facilitator (a male research assistant for the male groups and myself for the female groups) as well as an observer to make the recording and take note of who was speaking when.

The details of the subjects and questions discussed in the four sessions are given in more detail in Appendix Two. The first session covered the subject of poverty and old age, acting as an ice-breaker and dealing with general issues, mostly regarding life in Bolivia for poor older people. It asked participants to discuss who they thought was 'poor' and why, as well as how poverty was different for older people compared with young people and if things had changed since their grandparents' generation. The session also explored gender differences in old age.

The second session discussed living arrangements and household strategies, asking people's opinions on the best place to live in old age and whose responsibility it was to care for the very old and infirm. We also discussed the pros and cons of living with older people and whether it differed if they were blood relations or in-laws, which gave older people an opportunity to talk about their own experiences caring for older relatives. We also talked about childlessness and what happened to older people living alone. Again, gender issues were raised with questions about how older men's and women's living arrangements differed and why.

The third session discussed family support and networks of reciprocity, with older people drawing diagrams of their support networks as a stimulus to then talk about family, friends and community and the flows of support in both directions. We asked which family members were most supportive and how, as well as how people with no family cope. There were also questions about why some people have better support networks than others and whether this was a question of 'reaping what you sow', ability to reciprocate or gender. We also discussed the difference between rural and urban areas and how networks and family support differed by gender.

The final session covered work and income generation and began with a discussion of several photographs of older people in different activities and whether working in old age was merely to earn money or whether it fulfilled other roles (self-worth, keeping active, having friends etc). Questions also explored the kind of work opportunities available to older people (and how these differed by gender) and what influences people's decision to work. At the end of the final session participants received a small monetary gift and group photograph, intended to serve as a compensation for investment of their time and an incentive to attend all four meetings. In general the

FGDs were a positive experience and although they were the most time-consuming and logistically demanding of all the methods used, due to the difficulty of co-ordinating sixteen individuals over the course of a month, they were also the most rewarding. The participants seemed to enjoy the experience and all expressed their desire to continue meeting after the four sessions had finished. It was interesting to see how they relaxed and became more familiar and comfortable with one another and more skilled at listening and expressing their views as the weeks progressed.

The biggest challenge in organising the FGDs was ensuring that people would commit to participating in all four sessions. Having spent time composing the letters of invitation, with dates and information, it was only when I was delivering them that I realised that most of the older women I was inviting were illiterate and could not read them anyway. This meant that unless they had a literate husband or child in the household, they had no way of reminding themselves of the dates, and no reminder notes I sent them would be of any use. Since none of them had telephones either, I eventually found that the only way of ensuring their continued participation was to go to their houses every week, a few hours before the meetings, to remind them personally. This was immensely time-consuming (particularly in San Jacobo where the participants were scattered in households all the way up the steep hillsides) but proved to be the only way of reaching them. With the older men, illiteracy was less of a problem than lack of commitment. Unlike the women, who despite being busy with jobs, grandchildren and housework were willing to prioritise the meetings and forfeit other work to come along (albeit unpunctually), the men were more reluctant to make any firm commitment and would often mention how busy they were, as if this was proof of their masculinity. This meant that the male dropout rate was much higher than the female one (particularly in San Jacobo, where a number of men had to travel to *el campo* and dropped out half way through). In Zona Central the men were more committed and punctual, perhaps because they had weaker ties with *el campo* and did not travel as much as the San Jacobo men.

Another challenge was making the group 'work', in terms of giving everyone a chance to speak and preventing the dominant, louder-voiced members from taking over. The women's groups tended to be better at listening and discussing than the men's groups, where there was less open discussion and more monologues. The men appeared less comfortable at sitting around chatting and preferred to hold forth and 'lecture' rather

than contribute comments or reflections. The men and women also reacted differently to the various themes, with the women most motivated by the discussion about family support and networks, whilst for men the discussion on income-generation and work was the liveliest. Women spent longer discussing their children and family, describing their past, present and future as inextricably entwined with that of their family so that it was almost impossible to ask them to talk about themselves as individuals, rather than as mothers, daughters or wives. For the men, on the other hand, the lack of work and discrimination in the labour market was the most important subject, arising in every session even without questions to stimulate it. For men, work seemed to be one and the same as their lives and the lack of work opportunities in old age seemed to equate to their lives losing all value.

Post FGD analysis: Immediately after each session, I wrote up notes on the discussion, the responses to different questions and how each participant had reacted. As well as the hand-written notes made by the observer (noting who was talking, expressions and tones of voice), all meetings were digitally recorded on minidisk and converted into easily reproducible MP3 files that could be transcribed on computer. The transcription was more time-consuming than simple interviews, however, because of the multitude of voices and the fact that people talked over each other at the same time, with the observer's notes used to identify the speakers.

Individual interviews and life histories with older people: Following completion of the FGDs it was possible to begin doing individual interviews and collecting life histories from participants and from other local older people. This part of the research was not started earlier in order not to affect my neutrality as a FGD facilitator, but once these were completed, I could start to identify potential candidates for individual interviews. Where possible, these interviews would take place in the privacy of their homes, and without other people present (apart from a research assistant) so that the interviewee would feel more comfortable about talking freely, without fear of other family members hearing or interrupting. This also provided me with information on their living arrangements, family dynamics and general welfare, but was not always possible in cases where people felt embarrassed to invite me into their homes or when their houses were too small to hold a private interview without being surrounded by family. Where participants preferred, I would invite them for refreshments in a quiet place where we

could talk more privately, usually a local *pensión* where we could talk without interruption.

In most of the interviews I would be accompanied by one of my research assistants (male for interviews with older men and female for older women) so that one of us could ask questions while the other took care of recording. I had an interview schedule of questions but took a flexible approach, following the direction that the interviewee chose to take. With some participants, questions were barely needed with a simple opening question like 'Tell us how you came to live in San Jacobo' triggering an entire life history, whilst others needed more prompting. The interviews were the easiest and most enjoyable research method, with participants often wanting to meet again to continue their stories. In general the women appeared more fluent and easy to converse with, probably because I identified more readily with them and they felt more relaxed in my presence. The men tended to be more concerned of what I would think of them and rarely seemed to reveal their true fears as the women did. They also never cried in my presence, as the women almost always did. Despite trying to avoid leading questions and allow the interviews to take a flexible path directed by the speaker, I was aware of how my interviewing technique and particularly the structure of the questions may have influenced the way people told their stories. Whilst we see our lives as a linear process from childhood to old age and tend to ask questions that fit into this structure, I later became aware that this structure may bring forth a telling of their lives in which childhood is emphasised and old age seems irrelevant, and may not be the same way that older Bolivians see their lives (Frenk 1995).

A total of 40 life histories were collected (27 of older women and 13 of older men), with men being more reluctant to sit, chatting and reminiscing as the older women did. These life histories included focus group members, other older people encountered in the household surveys, older women in the state-run nursing home and older men in a church-run soup kitchen, both in Zona Central.

Interviews with other age groups: A number of interviews were also carried out with younger people to explore different perceptions of old age and older generations. Some of these interviews were with school parents and young women in a knitting co-operative in Ladrilleras and with middle-aged women in a weaving workshop in San

Jacobo. Interviews were also conducted with children between the ages of 5 and 15 to ask them about their grandparents, their perceptions of older people and expectations of old age. As with the life history approach, this provided insight into how perspectives of old age change over the life course and how the opinions of different age groups may vary, particularly between men and women. All of these interviews and life histories were recorded on minidisk and transcribed in La Paz.

3.6.3 Language and translation

The language issue had implications not just for my fieldwork but also for how I translated and represented what was said into English. Although I am reasonably fluent in Spanish, I could not speak either of the two indigenous languages of Aymara and Quechua which play an important part in communication with and between older people, most particularly older women and rural migrants. I had hoped that by employing bilingual research assistants I would be able to overcome the language barriers and communicate freely with indigenous older people whose voices are least heard. This was naïve of me, however, and I soon became aware that even with my Aymara-speaking assistants, communication was never going to be as easy or fluent as with Spanish-speakers.

Whilst the household surveys were possible with their simple tick-the-box questions that could easily be interpreted into Aymara, there was no way of incorporating Aymara speakers into the Spanish speaking FGDs, unless we ran a separate Aymara group, which was unfeasible given the limited time. On the few occasions when I attempted to do interviews or life histories with Aymara speakers, the need for their responses to be translated in order for me to phrase the next question made the experience stilted and slow, both for the interviewee and for me. As a result, my work was conducted almost entirely in Spanish. This was not ideal and may have influenced the type of information I gathered, with bilingual Aymara speakers having to use their ‘second language’, yet in a way this put us on a more equal footing, both using a foreign language and neither of us holding linguistic power over the other, rebalancing the inequitable power relations discussed earlier.

Even working in Spanish and understanding what was said, I was aware of how much could be lost in the process of translation. As Frenk has pointed out, translation is more

than just transmitting words from one language to another but is a 'complex process of interpretation, of shades of meaning' (1995:138). She talks of the need to move beyond mere translation to a process of 'transculturation' where we take account not only of the words spoken but also the cultural context, acknowledging the environment and societies from which our speakers come from and writing this into the translation process. Whilst writing up my own interviews and life histories, I have had to take this into account, avoiding the temptation to make the work translation look 'natural' (like a piece of written prose) and trying to incorporate non-verbal information that may help the reader to understand the words that were spoken.

CHAPTER 4

OLDER PEOPLE'S LIVING ARRANGEMENTS AND HOUSEHOLD STRATEGIES

4.1 Introduction

This chapter analyses older people's living arrangements and the livelihood strategies within the context of the household. It draws on household survey data from the three zones to illustrate the diversity of older people's living arrangements and what these tell us about family structure, intergenerational support and wellbeing in old age. It also examines the factors affecting living arrangements, with particular attention to the life course, location and linked lives. Drawing on census data, household surveys and qualitative data, it analyses two of the most visible ongoing trends in older people's living arrangements in Bolivia, away from the dominant nuclear family model towards the two extremes of solitary living and extended family households. With the majority of older people in multigenerational living arrangements, it argues that households play a key role in tying together the strategies of older and younger generations, making it impossible to analyse older people's livelihoods in isolation from those of other family members and co-residents. The chapter illustrates the key role that the household plays as the starting point for older people's livelihood strategies, not only as the location in which they spend the majority of their time and base many of their activities, but also as a hub of social relationships and reciprocal exchanges. Moreover, the fact that in most cases older people live in their own homes (offering accommodation to younger generations, rather than receiving it) means that housing often forms a key livelihood asset in old age, acting not only as an investment and form of security, but also a valuable bargaining chip in negotiating relationships with younger generations.

The chapter begins by exploring the relationship between living arrangements and livelihood strategies. It goes on to review different measurements of living arrangements and to highlight the diversity found among older people's households in La Paz. It then analyses different living arrangements according to the degree of interdependence they represent, looking first at solitary and simple households and then at complex extended households, examining the factors that influence older people's propensity to live in each of these household types, as well their preferences for

different arrangements. It also looks at intrahousehold flows of support and who benefits from multigenerational households. Finally, it draws on the life course perspective to consider the constraints placed on older people's preferences for where to live.

4.2 Living arrangements and livelihood strategies

4.2.1 The role of the household

The purpose of examining living arrangements and households is to emphasise their importance as the foundation of all other livelihood strategies. Every older person has some kind of living arrangement, which has an important impact on their initial situation, in terms of their general wellbeing, economic status, social networks and access to and control of key livelihood assets (Beall & Kanji 2000). Households therefore play multiple roles in older people's livelihoods, acting as 'a basic social unit, the major consumption and production unit, and the arena where most people spend a major portion of their lives' (De Vos 1995:1). While the household's role is important at all stages of life, it may take on particular significance in old age, with older people likely to spend a larger portion of their time in the home, especially when frailty may limit extra-household activities such that the home takes on an amplified role of shelter and protection. The household therefore needs to be seen as a dynamic, changing arrangement whose composition and functions evolve as it takes on new roles and meanings at different points of the life-course (González de la Rocha 1994; Rakodi & Lloyd-Jones 2002). The house's role as a valuable financial asset and form of investment may also increase in later life when other sources of income and assets are depleted. The greater likelihood of owning one's home by old age, when one may either have inherited a house or had time to acquire the necessary resources to purchase one, also means that home-ownership is one of the few areas in which some older people may hold some advantage and control over younger generations, providing them with a basis for negotiation when other assets and ability to reciprocate may otherwise be low.

The household's stock of social capital is also significant in old age: it often acts as a central hub of social relationships, bringing together different generations and tying older people into complex webs of obligations and responsibilities (Netting, Wilk, & Arnould 1984). Even when older people live alone, their home still plays a role in

providing them with key assets necessary for generating a livelihood and developing social ties (working from home, inviting friends to the home or using their home as collateral to obtain other assets). Understanding older people's living arrangements is therefore fundamental to comprehend their other livelihood strategies, in terms of the motivation or capacity to carry out extra-household strategies, and how their access to different assets (physical, financial and social) within the household may affect the success of these strategies.

Drawing on the SLF, this chapter examines how older people's living arrangements can be seen both as a livelihood outcome, providing a level of wellbeing and security, and a livelihood strategy, providing access to 'the assets (including both material and social resources) and activities required for a means of living' (Chambers & Conway 1992:9). This framework serves as a useful tool to analyse the relative benefits of different living arrangements and the assets they represent, with some households representing stronger stocks of physical and financial capital, while others may provide richer sources of social capital. Each household type has its advantages and disadvantages, with no single ideal, and older people either having to accept or make choices about which assets or household type are most appropriate. Similarly, living arrangements depend on particular preferences (often affected by age and gender), the nature of each individual household (and its own domestic cycle) and also the bargaining position of the older person within the household (Lloyd-Sherlock 2002).

4.2.2 Agency and preference in living arrangements

The majority of older people have clear preferences and desires regarding their living arrangements even when they cannot actively choose where to live at different stages of their old age. When they are not able to exercise their choices, even the poorest and most vulnerable older people still hold *preferences* about living arrangements, with different household structures valued differently by different people.

These preferences often reflect the relative values that older people give to the different functions of their household (practical, social, economic), or to the value of the home as a source of dignity, autonomy and control. Not all living arrangements can fulfil all these functions, however, sometimes meeting certain needs but neglecting others. An older person living in a child's household, for example, may benefit from better

security, nutrition and care but miss their freedom and autonomy. In contrast, someone living alone may lack care and social participation in the home but enjoy greater independence and self-sufficiency, as well as social networks outside the household to compensate for lack of co-residents. The values older people give each of these functions may differ by gender and age, with fitter people valuing independence more highly whilst older, more vulnerable, people may value care and security more.

The variation of preferences and values reflects the heterogeneity of older people and illustrates the dangers of jumping to generalisations about ideal living arrangements in old age. This is particularly relevant when it comes to the two dominant myths regarding older people's living arrangements (stemming from modernisation theory's arguments about family decline in modern society): that older people's wellbeing is most secure when they are embedded in extended family households with younger family members caring for them, and that they are most vulnerable and neglected when living alone (Elder 1984).³³ Qualitative data from my research suggest that these stereotypes are dangerous and misleading. Whilst extended family households may be supportive and stimulating for some older people, they may lead to abuse or put excessive demands upon others. Similarly, whilst solitary living may be lonely and isolating for some, for others it may signify independence and autonomy, with studies showing that the rise of solitary living in old age may be positively related to rising income and independence (Grundy 2001; Palloni 2003; Varley & Blasco 2000). Research by CEPAL in more developed Latin American countries has also shown that 'those older people who live alone are precisely those that are in better health and also have higher incomes'(CEPAL 2003a).

³³ This view is widely held in Bolivia, with the assumption that living alone implies abandonment and neglect. As the INE report on old age status '89,577 older people (16%) live alone. This group requires special attention given the emotional cost and lack of attention which leads to older people living alone' (INE 2001:26)

4.3 Measuring living arrangements

4.3.1 Definitions

There are multiple ways of describing living arrangements, with a different picture given according to whether the household is measured by headship, size, number of conjugal couples or family type (De Vos 1995). Living arrangements are analysed here by the size and composition of household, according to how it is structured around the main *householder* (measured by who owns or rents the property) rather than the more controversial measure of *headship*. Each of these different measurements (size, structure and householder) describes a different aspect of older people's living arrangements, all of which are relevant to understanding the household's effect on livelihood strategies. Household size (the number of residents) is indicative of the pool of potential support and social networks within the household; household structure (whether the household is solitary, simple or extended) is indicative of its domestic cycle and whether it has evolved with the older person over the life course or is a new formation in old age; household responsibility (in terms of the main householder) is useful to approximate power relations in terms of who controls the key assets and holds the most negotiating power.

4.3.2 Categories

Household structure is categorised by complexity, according to whether the household comprises a 'simple' nuclear family or 'complex' extended family. Simple households are those which include only a married couple or a couple/single parent with offspring, whilst complex households incorporate additional family (or non-family) members who are not the offspring of the main householder. Complex households can be vertically extended, whether upwards to include the householder's parents or downwards to include their son/daughter-in-laws or grandchildren; laterally extended to include their siblings or members of the same generation; diagonally extended to incorporate members of another generation other than parents/children/grandchildren; or extended in both dimensions, to include both siblings and parents/grandchildren. In all cases, the structure is 'built' around the main householder, who may or may not be the older person, as explored in Table 4.1.

Table 4.1: Categorisation of household complexity

Household Type		Description
Solitary		Household with one person living alone
Simple	Couple alone	Couple with no children at home or childless
	Couple with children	Couple with unmarried children
	Single parent with children	Divorced, separated or widowed person with unmarried children
Complex	Upwards extension	Simple household plus parents (in-law)
	Downwards extension	Simple household plus adult children and/or grandchildren
	Lateral extension	Simple household plus siblings or family members of the same generation
	Diagonal extension	Simple household plus members of another generation that are not parents/children/grandchildren (i.e. uncle/aunt or nephew/niece)
	Combined extension	Simple household with both vertical and lateral extensions
	Other	Simple household plus non-family members of any generation

Source: Adapted from De Vos (1995) and Laslett (1972)

4.4 Autonomy and interdependence in living arrangements

This section measures living arrangements in terms of older people's relationship to the main householder, as a means of understanding whether the older person continues to live in their own home or that of another, thereby forgoing their autonomy for a situation of mutual support and interdependence. The extent to which different arrangements offer autonomy or interdependence varies according to household type, with some households providing a more fertile environment for interdependent relationships than others, depending on household size and composition and the level of reciprocity between members.

Whilst Western society tends to idealise independence as the ideal for which all age groups should strive, in Bolivia an ideal of 'negotiated interdependence' may be more

common (Punch 2002). To understand this, it may also be useful to reject the notion of dependency and independence as contrasting opposites: 'Dependence and independence should not be seen as dichotomies, but as part of a spectrum which involves interdependence and reciprocity' (Arber & Evandrou 1993:19). The life cycle could be seen as a progression through various different points within this spectrum, with everyone experiencing a certain dependence in childhood, later striving for independence as they move into adulthood until they start their own family when they become tied into interdependent relationships that continue to endure even as children grow up and reciprocal ties continue to link older and younger generations together. As one reaches old age it is highly probable that some level of interdependence will persist, with few older people wishing to cut off the reciprocal ties that have developed over the life course, nor wishing to enter a situation of total dependence.

Few household types present a situation of total dependence/ independence, making it more helpful to see most older people's living arrangements as representing different levels of interdependence along the spectrum from autonomy to dependence, from the extreme of living alone to living in the home of another. While the ideal situation may be to maintain some level of autonomy and control of one's living space while also being able to benefit from interdependent relationships, in some cases older people are forced to make a trade-off between the two. The extent to which they manage to maintain the fine balance between autonomy and interdependence may therefore depend both on their own situation and needs and those of their co-residents.

While married older people may be able to maintain an autonomous simple household in which they also benefit from reciprocal relationships, those who have lost their partners are often faced with a less desirable trade-off between living alone or moving in with children. Which of these options is preferable obviously differs from person to person, but the survey results show that the latter is more common, with living alone often regarded as an inferior option. Despite older people's desires to maintain some level of autonomy for as long as possible (often involving postponement of co-residence with married children) the majority of non-married older people end up in complex rather than solitary households. This may be due to a combination of familial obligations and societal pressure which dictate that extended family living is more correct than living alone. It may also reflect a society that does not value older people's

autonomy or recognise their ability to negotiate their own livelihood strategies without having to depend on their children. This contradicts the findings of other research into younger generations in Bolivia that identified a breakdown of reciprocal ties between generations and an increasing shift towards autonomy among young couples at the expense of extended complex family living (Koch 2001). Once again, this may reflect the differences between expressed desires and the reality of living arrangements, which in the current economic climate of Bolivia are often forced to be of a complex interdependent nature due to lack of other options.

Although different arrangements suit different older people at different stages in their lives, it seems clear that maintaining a balance between autonomy and dependence is paramount for many older people. In some cases this requires maintaining 'independent' living arrangements, whether continuing to live in one's own home (alone or with others), while for others a situation of interdependence, in which they co-reside with children can still provide autonomy in cases where they maintain some independence and control of their living space. The following sections attempt to analyse different living arrangements by examining older people's relationship to the main householder (and therefore their influence over household space and resources) as an approximation of their level of autonomy or dependence.

4.4.1 Whose house?

Contrary to stereotypes of older people sacrificing their autonomy to depend on their families in old age, the majority of those surveyed continued to live in their own (or spouse's) home (85.5% of men, 72.9% of women).³⁴ Even older women, often perceived as more vulnerable and dependent in old age, still maintained a high level of autonomous living arrangements with 48.6% acting as the main householder. Only a small minority of older people lived in a child's household, although this was more common amongst older women than men, indicating a greater likelihood of children's incorporating their elderly mother into their household, or of older women's accepting this situation of increased dependence (Table 4.2).

³⁴ The gender difference is due to the fact that amongst older couples it is the man who usually defines himself as the householder.

Table 4.2: Relationship of older person to main householder by gender

Relationship to householder	Older men (%)	Older women (%)
Self	71.5	48.6
Spouse	14.0	24.3
Parent	10.4	21.1
Child	0.5	0.8
Sibling	2.3	1.6
Aunt/Uncle	0.9	1.6
Grandparent	0	1.6
Other	0.5	0.4
All	100	100
<i>N</i>	221	251

Source: Household survey data³⁵

In addition to considering the older person's relationship to the main householder, we also need to look at who they live with as a means of understanding the nature of interdependent relationships within the household. Solitary older households and simple households of older people may represent situations of greater self-sufficiency and lower levels of intergenerational interdependence, although this also depends on the level of extra-household support that the older person requires. Complex households, on the other hand, can cover a wider range of different interdependent situations, with older people sometimes providing accommodation to extended family members and sometimes receiving it (Table 4.3). The extent of older people's interdependence also depends on their marital status, with a higher proportion of 'unmarried' older people living alone, particularly older men, who are three times as likely to live alone when they have no partner (20.3% versus 6.8%). While lack of partner can increase self-sufficiency in this way, it can also increase dependence, with twice as many unmarried older men living in a child's household than married men (21.9% versus 10.4%). It is unmarried older women who are most likely to live in a child's household (29.7%), however, possibly because they are perceived as being particularly vulnerable and younger generations feel more obligation towards them.

³⁵ Unless otherwise specified, the source of all tables in this chapter is the results of the household surveys.

Table 4.3: Household structure and relationship to householder by gender and marital status

Household structure and relationship to main householder:	All men (%)	Unmarried men (%)	All women (%)	Unmarried women (%)
One-person household	6.8	20.3	9.2	14.5
Simple household:	47.0	18.8	34.8	16.6
- self	38.0	17.2	17.9	15.2
- spouse	8.6	0	15.9	0
- daughter/son	0.5	1.6	0.8	1.4
Extended household:	46.2	60.9	56.2	69.0
- self	26.7	29.7	21.5	31.0
- spouse	5.4	0	8.4	0
- parent/parent-in-law	10.4	21.9	21.1	29.7
- sibling	2.3	7.8	1.6	2.8
- aunt/uncle	0.9	1.6	1.6	2.1
- grandparent	0	0	1.6	2.8
- non-relative or not known	0.5	0	0.4	0.7
<i>All</i>	<i>100</i>	<i>100</i>	<i>100</i>	<i>100</i>
N	221	66	251	145

4.5 Diversity of older people's living arrangements

The following section analyses household surveys from the three case study areas to illustrate the diversity of living arrangements in old age and high level of heterogeneity amongst older people's household types. This is even greater than that found among the households of younger people, with differences between different urban zones, as well as by gender, age group and other factors. Despite the lack of any one dominant household type, one evident trend is the ongoing importance of complex extended households, which constitute the main living arrangement for older people in urban areas, despite concerns about the effects of urbanisation weakening intergenerational ties and leading to isolation in old age. According to the 2001 census, of the 579,259 older people recorded in Bolivia, 48% lived in extended family households, 35% in nuclear family households, 16% in solitary households and 1% in shared households, with a higher proportion of solitary households in rural areas and extended households

in urban areas. Between the last two censuses (1992 and 2001), two distinct trends have been the rise of older people living alone (from 14% to 16%) and a rise in those living in extended family households (from 33% to 48%) while the proportion living in nuclear households fell from 40% to 35% (INE 2003).

4.5.1 Diversity by zone

The differing proportions of older people, household types and households comprising of at least one older person (defined as AB households from here on) in the three zones reflect the diversity between different geographical areas (Table 4.4). The highest proportion of older people (both in terms of individuals, and the number of AB households) was in Zona Central, whilst the lowest was in Ladrilleras. There were also large differences in the types of AB households, with a higher proportion of solitary households in Zona Central (12.3%) and households with at least two older people (24.5%) than either Ladrilleras or San Jacobo. This was surprising given that older people in the Zona Central were also the least likely to be married, suggesting that these households may be composed of relationships other than conjugal units, although it may also reflect the higher mean age in this zone, with more ‘older couples’ where *both* spouses are over 60.

Table 4.4: Household data by zone

	San Jacobo	Ladrilleras	Zona Central	All zones
No. of households surveyed	203	208	204	615
Total no. of people in survey	1038	941	734	2705
No. of older people in survey	139	130	203	472
Mean household size	5.11	4.52	3.60	4.41
Mean number of older people per AB household	1.39	1.36	1.34	1.34
Older people as % of total population ³⁶	13.4	13.8	27.7	17.4
Older people as % of total population (INE data)	7.7	5.1	9.5	7.4
Households with an older person (ABs) (%)	52.2	45.7	74.5	57.4
Households with at least two older people (%)	16.3	16.8	24.5	19.2
Households of an older person living alone (%)	1.5	4.3	12.3	6.0
Households with an older householder (%)	43.9	34.2	57.8	45.2

Source: survey data and INE census 2001

The contrasting proportions of AB households in the three zones may be partly accounted for by demographics, with a higher proportion of women and older people in Zona Central, more men and ‘younger’ older people in San Jacobo, and more married couples in Ladrilleras. It may also be explained by geography, with Zona Central, an established urban zone rather than a migrant area, containing the highest proportion of *Paceños* (people born in the city of La Paz) and the longest periods of residence in the same zone (Table 4.5). San Jacobo, as an area to which many miners migrated from other departments due to availability of land, has more long-established older migrants than Ladrilleras, which is mainly populated by poor people from rural areas who often

³⁶ Although the survey results were consistent with national census data in terms of which zones contained more or less older people, generally a higher proportion of older people were found in all three zones since they were more likely to be at home and willing to participate in the survey, compared to younger households where there was often nobody at home or unwillingness to take part.

migrated to rental accommodation in more central parts of the city before building their own homes on the hillsides of Ladrilleras.

Table 4.5: Origins of older people by zone

	San Jacobo		Ladrilleras		Zona Central		All zones	
	Men	Women	Men	Women	Men	Women	Men	Women
Percentage born in La Paz	23.9	18.8	20.6	20.0	34.6	40.0	27.0	29.4
Years living in La Paz	50.6	51.2	53.1	50.2	63.4	68.1	56.1	59.0
Years living in same zone	27.2	28.2	14.1	14.9	30.4	35.7	24.6	28.2
Years in other zones of La Paz	9.2	12.1	28.4	25.0	20.3	19.4	19.0	18.9
N	72	67	65	65	84	119	221	251

4.5.2 Diversity by age group

In addition to zonal variations, household structures varied between different age groups, both between AB and AC households and between the households of older people of different age groups. AB households tended to encompass a wider range of forms and structures, while the majority of AC households (66.4%) were simple nuclear structures (Table 4.6). AB households were also twice as likely to be extended, indicating a positive relationship between main householder's age and complexity, a finding that is consistent with other research in Latin America that suggests a life course effect in the composition of complex family households, with middle aged people being the least likely to live in complex households (De Vos 1995).

Table 4.6: Household type according to presence of older people (AB) or not (AC)

% of households	Solitary	Couple only	Couple with children	Single parent with children	Complex	Total
AB	10.8	10.8	16.1	9.9	52.4	100
AC	1.9	3.4	66.4	6.5	21.8	100
All	7.0	7.6	37.6	8.5	39.4	100
N	43	47	231	52	242	615

Older people also tended to live in households with a smaller number of residents (3.99) than others (4.98), although this varied by zone, with the greatest difference in Ladrilleras and the smallest in San Jacobo, where all households were larger than in other areas (Table 4.7).³⁷

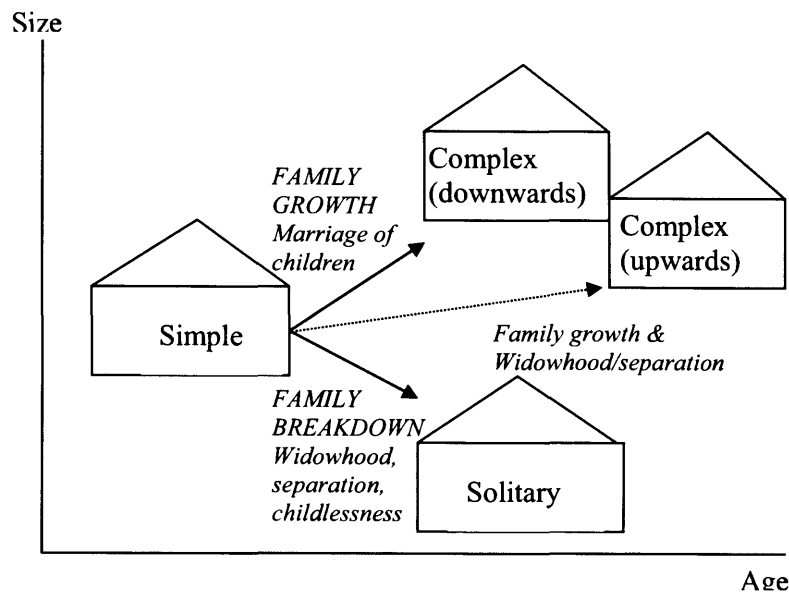
Table 4.7: Household size for households by survey and zone

	San Jacobo	Ladrilleras	Zona Central	All zones	N
AB Households	4.97	3.80	3.43	3.99	353
AC Households	5.27	5.13	4.10	4.98	262
All	5.11	4.52	3.60	4.41	615

Households of older people therefore differed in terms of size and composition, displaying more diversity and deviating in two opposite directions away from the simple nuclear household, either towards extended complex households or one-generation solitary or empty nest households. This is shown in Figure 4.1, which illustrates how as people age, they are more likely to evolve out of the simple family household, either to live alone (in the case of their family breaking down) or to live in a complex extended household (as their family grows and children marry), with downwards extensions (in which older people take in their in-laws) more likely to be the first stage of evolution of the simple household, while upwards extensions (when older people are taken into a child's household) more likely to happen later in life. Since this latter option involves a 'change' of household, it is marked by a dashed line to differentiate this from the evolution of one's own household.

³⁷ The difference in AB and AC household size was significant at $t=-5.65$, $df= 593.2$, $p<0.0001$

Figure 4.1: Evolution towards complex and solitary households in old age



This evolution of household structure in old age is evident in the different mean age of older people in simple, complex and solitary households, with ‘younger’ old people (those in their 60s) being more likely to live in simple households with unmarried children, whilst the probability of solitary living rises as one grows older and the chances of being widowed or of one’s children moving away increase (Table 4.8).³⁸

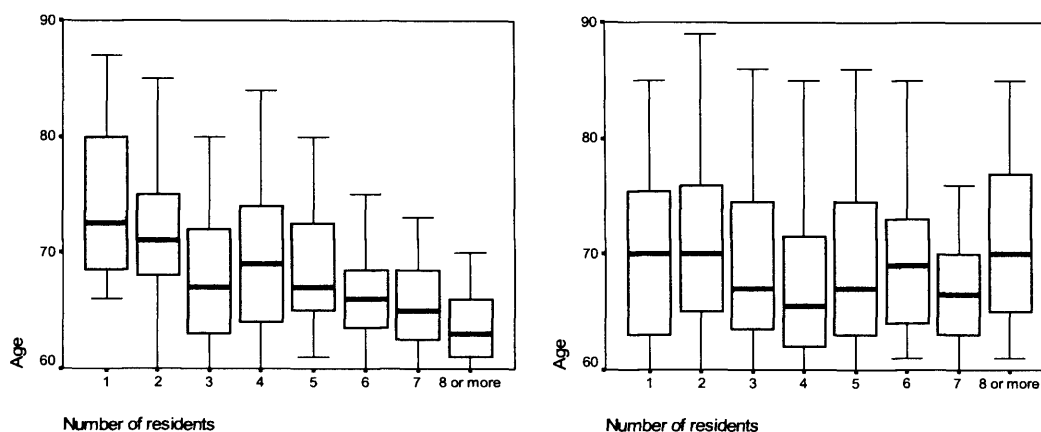
Table 4.8: Mean age of older men and women in different household types

Mean age	Solitary households	Simple Households	Complex households	All households	N
Men	74.2	69.1	68.8	69.3	221
Women	71.5	67.9	70.1	69.5	251
All	72.6	68.6	69.6	69.4	472

Interestingly, the relationship between age and household size was much stronger for men than for women, with a noticeable decline in older men’s household size as they grew older (Figure 4.2). This could be due to the later onset of widowhood for men, who tend to remain married to a later age than women and are therefore more likely to live in a simple family until they are older (see Table 4.8). After the break-up of their nuclear family and in the case of not having a partner, older men are also less likely to reside in extended households and more likely to live alone.

³⁸ There is a significant age difference of 3.41 years between those living alone and other older people, $t=2.76$, $df=470$, $p<0.01$

Figure 4.2: Distribution of age versus household size for older men (left) and for older women (right)



4.5.3 Diversity by gender

Gender affects living arrangements in old age, in terms of both the type of household and the older person's relationship to the householder. A majority of older women (56.2%) lived in complex households, while older men were equally likely to live in complex or simple households and less likely to live alone, for reasons explored later in this chapter (Table 4.9).³⁹

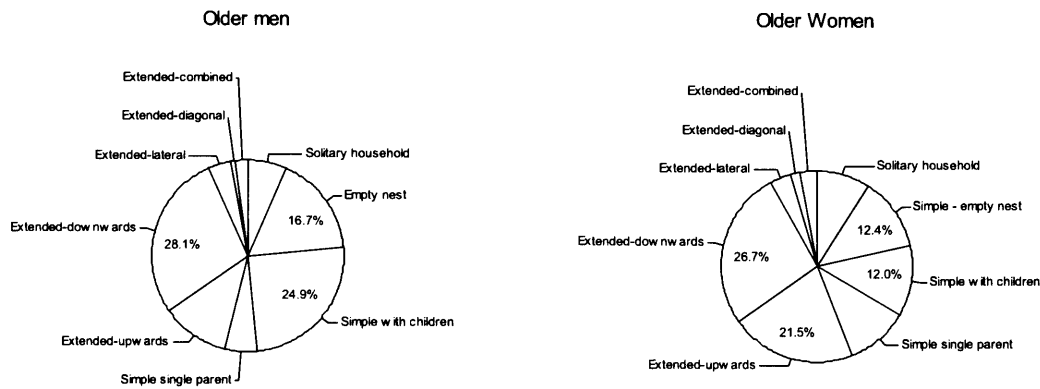
Table 4.9: Household type by gender of older person

% of group	Solitary	Simple	Complex	All	N
Men	6.8	47.1	46.2	100	221
Women	9.2	34.7	56.2	100	251
All	8.1	40.5	51.5	100	472

Even within the broad categories of simple and complex households, living arrangements differed by gender. Women were half as likely as men to live in simple households with children, but twice as likely to live in a single parent household, possibly due to their higher chances of widowhood and the greater likelihood of remaining with their children after separation or widowhood. For the same reasons, older women were twice as likely to live in their children's (upwardly extended) households than men (Figure 4.3).

³⁹ Older women were significantly more likely to live in complex households, while men were more likely to live in simple households (both significant at $p < 0.05$).

Figure 4.3: Older men's and women's living arrangements by household type



Older men's and women's households also differ in size, with implications for the potential pool of co-resident support they can expect to rely on should they need it. In all categories, men tended to live in larger households since they are more likely still to have a partner and therefore less likely to live alone until the very end of the life-course (Table 4.10).⁴⁰

Table 4.10: Mean number of residents of AB households by gender of older person

	Solitary	Simple	Complex	All	N
Men	1	3.4	5.4	4.2	221
Women	1	2.9	4.7	3.8	251
Both sexes	1	3.2	5.0	3.9	472
N	38	191	243	472	-

4.5.4. Influences on older men's and women's living arrangements

To this point, household size has been considered according to the effects of one variable at a time. In order to investigate the effects of several explanatory variables, a multiple linear regression was used, including separate regressions for older men and women so as to explore the gender differences examined earlier. This was achieved by using a combination of interval data (age and family size) and dummy variables (marital

⁴⁰ Older men's households were significantly larger than older women's by 0.4 residents, significant at $t=1.909$, $df=440$, $p=0.05$

status, zone, housing tenure, age of household head, migrant status and pension).⁴¹ The results highlight the different factors affecting older men and women's living arrangements (Table 4.11). Surprisingly neither older men nor older women's household size seems to be significantly affected by having a partner, a pension or being a migrant (all of which one might imagine could lead to larger households in the case of having more disposable income or having networks beyond the city of La Paz). The factors that are significant in affecting household size differ for men and women and show some interesting results, with older men's households tending to be smaller as they grow older and in cases where they have few or no children. The size of older women's households, in contrast, is not affected by either of these factors, but rather by the age of the main householder (with younger householders' homes – into which older women are often incorporated - tending to be larger), by zone (with households in San Jacobo being larger, possibly due to the scarcity of solitary households) and by the tenure of the house (with owned, rather than rented, households being larger, possibly because older women living alone are often in rented accommodation). Whilst older men generally live in larger households, therefore, these are more likely to decline as they grow older and when they do not have children with whom to live. Older women may be able to substitute children with other relatives, with their household size likely to be larger when they move into a child's home.

⁴¹ Dummy for marital status (0=no partner, 1= with partner); Dummy for head of household (0= older person, 1=younger person); Dummy for tenure (0=rented house, 1= owned house); Dummy for zone (0=Ladrilleras and Zona Central, 1 = San Jacobo); Dummy for pensioner (0=no pension, 1= pension); Dummy for migration (0=born in La Paz, 1= migrant)

The dummy was chosen for San Jacobo because ANOVA tests showed that household size in this zone was significantly larger (4.97) than either Ladrilleras (3.80) or Zona Central (3.43), significant at $p < 0.001$, with the differences between Ladrilleras and Zona Central negligible.

Table 4.11: Linear regression of household size for older men and women

Variable	All	Male	Female
Constant	5.270 (1.154)***	8.160 (1.950)***	3.118 (1.362)*
Age	-0.041 (0.016)**	-0.089 (0.026)**	-0.004 (0.019)
Has partner	0.289 (0.240)	0.122 (0.373)	0.071 (0.334)
Number of children	0.132 (0.052)**	0.343 (0.084)***	-0.011 (0.063)
House owned	0.705 (0.260)**	0.519 (0.430)	0.786 (0.310)*
Younger householder	1.102 (0.290)***	0.855 (0.526)	1.370 (0.329)***
Lives in San Jacobo	1.160 (0.257)***	0.525 (0.383)	1.623 (0.333)***
Pensioner	-0.010 (0.269)	-0.011 (0.369)	-0.205 (0.397)
Migrant	-0.217 (0.245)	0.195 (0.364)	-0.550 (0.318)
Model Fit			
R Squared	0.178	0.256	0.212
Adjusted R Squared	0.160	0.219	0.177
F	9.584***	6.915***	6.144***
Sample size	472	221	251

Notes : Regression coefficients with standard errors given in parenthesis.

Significance levels: * p<0.05; ** p<0.01; ***p<0.001 with significant results in bold

4.6 Autonomous living arrangements

While some arrangements may provide a balance between autonomy and dependence, in many cases older people are forced to choose between the two, particularly when this involves deciding between living in one's own home or not. The two types of household structure that offer the greatest possibilities for autonomy (at the possible expense of intergenerational support) are solitary and simple households. While

interdependent relationships may of course take place beyond the domain of the home, these household types present limited potential for daily interaction, perhaps because of lack of co-residents (solitary households) or lack of adult co-residents (other than one's spouse) with whom reciprocal exchanges can take place (simple households). These situations can arise either when older people maintain the same living arrangements as in earlier life (in the case of simple households), possibly because they or their children do not require any other support or because they prefer not to enter into situations of greater interdependence, or in cases when the older person finds themselves alone, sometimes out of choice, but usually due to lack of other options.

4.6.1 Living alone

Despite concerns about rising numbers of older people living alone, solitary living remains relatively uncommon in urban Bolivia. While census statistics show 11.6% of all urban older people living alone, the proportion in the case study zones was only 8.1%, with slightly more in Zona Central (11.7%), possibly explained by the greater availability of rented accommodation, particularly *conventillos*, where many people live alone. Age, gender and childlessness all seem to affect people's propensity to live alone, with a higher proportion of solitary households amongst AB households (10.8%) than ACs (1.9%), and a higher mean age amongst older people who live alone (72.6 years) than other older people (69.1 years).⁴² This varied by gender, however, with a larger mean age gap for men, possibly because they rarely live alone before reaching very old age, compared to women who are more likely to be widowed or alone at an earlier age (Table 4.12).

Table 4.12: Mean age of older people living alone or with other by gender

	Alone	Others
Men	74.2	69.0
Women	71.5	69.3
All	72.6	69.1
N	38	434

Marital status also affected older people's propensity to live alone, particularly for older men for whom fewer alternative arrangements existed in the absence of a partner, whilst

⁴² $t=2.053$, $df=458$ and $p<0.05$

older women were more likely to be incorporated into other (younger) kin's households. Thus, although in real terms, there were larger numbers of widows living alone, unmarried older men were more likely to live alone than unmarried older women (19.7% compared to 14.5%) (Table 4.13).

Table 4.13: Living arrangements according to marital status

% of older people		Alone	Own house with others ⁴³	House of other older person	House of younger person	Total	N
Male	All	6.8	78.7	3.2	11.3	100	221
	Unmarried	19.7	47.0	10.6	22.7	100	66
Female	All	9.2	63.7	2.8	24.3	100	251
	Unmarried	14.5	46.2	4.8	34.5	100	145

Family size and having fewer children also raises older people's chances of living alone. The difference in family size between those living alone and those in other households was particularly significant for older men (2.7 and 4.0 children respectively).⁴⁴ Childlessness was another influencing factor, with 17% of solitary dwellers having no children at all (compared to only 4% of other older people) and childless older men more likely to live alone than older women (33.3% versus 17.6%), regardless of marital status (Table 4.14).

Table 4.14: Living arrangements of childless older people

% of childless older people	Alone	Own house with others	House of other older person	House of younger person	Total	N
Childless men	33.3	22.2	44.4	0.0	100	9
Childless women	17.6	47.1	23.5	11.8	100	17
All	23.1	38.4	30.8	7.7	100	26

While living alone therefore still appears to be an exception for older people, it seems that age and lack of partner both increase the likelihood, indicating that as the Bolivian population continues to age, there may be rising proportions of older people living

⁴³ 'Own house with others' includes cases where either the older person or their spouse is the main householder and can include either empty nests or larger households

⁴⁴ $t=2.193$, $df=217$ and $p<0.05$

alone. These factors also suggest that amongst poor older people such as those in the case study zones, solitary living may reflect lack of choice rather than a desire to maintain autonomy and independence, possibly resulting from a lifetime of accumulated disadvantages that may reduce the possibilities for cohabitation in old age.

This is illustrated in the case of Primitiva, a separated woman in Zona Central, approaching old age on her own following the breakdown of her marriage and her sons moving away to start their own homes. Looking back she wishes she had been more strategic and planned for her future, finding a new partner for old age instead of putting her obligations to her sons first:

I've been on my own and I've stayed that way. Why have I suffered? Because I didn't look for a partner when I was younger. I did that for my sons, so they wouldn't have a step father, for that reason, but maybe when I get older, maybe they won't come and see me.

In other cases, however, older people may choose to live alone rather than give up their autonomy (and home) to live with their children and accept dependence. One focus group participant in San Jacobo, Luisa, a married woman of 58, explained how she had had to trick her mother into coming to live with her:

I looked after my mother ... I brought her from Oruro. She didn't want to come, she preferred to live alone, but to care for her I had to trick her to bring her here. 'We're going to La Paz, Mamita' I told her 'and then I'll bring you back here to Oruro. I'm going to take you to see the doctors and then I'll bring you back.' So my mother came and once she was here I wouldn't let her go: 'I'm here to look after you and so I am going to care for you.'

This preference for living alone rather than with children illustrates the clash that can arise between arrangements that fulfil a practical function (care, nutrition or company) and those that enable people to maintain their independence and dignity. The desire to live alone results from concerns regarding loss of control and difficult in-laws but may also reflect a deeper fear of putting all one's eggs in the same basket, relinquishing all other possible livelihood strategies for the last stage of dependence on children. For many older people, having to admit dependence on (or even be tied into permanent interdependent relationships with) one's children is seen as the last resort, to be

tolerated only when all other alternatives have been exhausted, often as a prelude to death.⁴⁵

This postponement of dependence until the last possible moment may relate to the social construction of 'old age', which, for many Bolivians, was not a chronologically defined time marked by retirement but rather a period that begins when facilities decline (in the form of lost sight/hearing or disability). As one older man, in his seventies, still very active and not 'old' in his own eyes, stated 'old age is when you lose your sight, your hearing and many other things, no?' This reluctance to accept 'old age' and dependence on children until the very end of one's life was expressed by Don Toribio (65), a widower in Zona Central choosing to live alone rather than with his married children. He explained how he only planned to live with his children when he became so old that he could no longer maintain his independence:

My son will look after me then, when I am 70 or 80 years old, older than now then. When I can't walk, I can't sell, can't do anything, then my children will come to look after me or they will take me to the Yungas, that's how it will be...⁴⁶

Toribio's sentiments were echoed by others who emphasised their reluctance to become dependent on their children for fear of being a burden or being subjected to interfering in-laws. As one older man stated, 'In old age it's more peaceful to be in your own house, see, because nobody bothers you.' Despite the general consensus that living with married children was difficult, the alternative of solitary living was often spoken about in very negative but abstract terms. Older people living alone were often spoken of with pity (for not having anyone to live with) or scorn (for having brought up their children the wrong way), but rarely with comprehension. This may be due to social norms that say that it is not correct to live alone in old age, with expectations of co-residence even when this is not in practice the preferred option of either generation. These norms seem to create a self-perpetuating cycle of multigenerational living that is not necessarily the first choice of either young or old.

⁴⁵ This was made clear by the fact that older people's tales of caring for their own parents were always associated with the parents' dying soon after.

⁴⁶ The Yungas is a tropical valley several hours from La Paz, where Toribio's children farm.

4.6.2 Simple households

Simple households represent an alternative form of autonomous living arrangements, in which an older person (or couple) live in their own home, with or without dependent children. In many ways these households could be seen as the ideal living arrangements in old age, given that they present the greatest level of continuity from younger life and a balance between autonomy and interdependence. Although simple households are the most common in urban Bolivia (forming 53.7% of the 615 households surveyed), they were predominantly inhabited by younger people, with only 36.8% of AB households being simple in form. They tended to be more common amongst older men than women (47.1% versus 34.7%), possibly related to the fact that men are more likely to remain married and maintain the same households as in younger life rather than facing the disruption in living arrangements experienced by widowed women.

Different kinds of simple household represent varying levels of self-sufficiency and interdependence depending on composition, with three main types: (i) the “empty nest” of an older couple living together with no children (either childless or whose children have left home); (ii) the older couple with unmarried children; (iii) a single older person (separated or widowed) living with unmarried children. While older men are more likely to live in the nuclear family model with partner and children (52.9%), older women were more evenly distributed amongst the three types, with a significantly larger proportion living in single parent households than older men (29.9% versus 11.5%).

Table 4.15: Older people living in simple households by household type and gender

% of people in simple households	Empty nest	Couple with children	Single parent	All	N
Men	35.6	52.9	11.5	100	104
Women	35.6	34.5	29.9	100	87
All	35.6	44.5	19.9	100	191

While all older people (and particularly women) in simple households are generally younger than other older people, those living in nuclear family households tended to be the youngest (66.5), with those in empty nests considerably older than those living with children (Table 4.16).⁴⁷ This reflects the trend towards smaller households as people

⁴⁷ Older people in empty nests are 4.2 years older than those in nuclear family households (significant at $t=4.435$, $df=154$, $p<0.0005$)

age, with the likelihood of living either alone or with one's partner increasing as people grow older and children leave home. As older people age their nuclear families either disintegrate (leaving empty nests or solitary households or the movement to another household) or extend (becoming complex households).

Table 4.16: Mean age of older people in simple households

Mean age of older people in simple households	Empty nest	Couple with children	Single parent	All Simple h/h	N
Men	71.9	67.1	69.8	69.1	104
Women	68.8	65.3	69.8	67.9	87
All	70.5	66.5	69.8	68.6	191

In conclusion, older people in simple households could be seen as the least vulnerable group, with the greatest continuity of living arrangements from younger life and the higher probability of balancing autonomy and dependence. That these households do not represent high levels of intergenerational interdependence may reflect the fact that older people in simple households require less support, being younger, still living in their own households and often with their partner. Although interdependence of some kind may still exist between the older person, their partner and their children, the fact that the older person still maintains a role as householder (or householder's spouse) suggests that they maintain some level of control of their living space.

4.7 Interdependent living arrangements

Complex households form the most common living arrangement in old age (51.5% of all older people in the three zones) and provide the most potential for interdependent relationships since they are generally larger and involve the incorporation of non-nuclear family members. Complex households comprise a wide range of different configurations, with the key issue being whether the older person is the one incorporating others into their household (providing accommodation) or the one being incorporated into another's household (receiving accommodation). This usually depends on the type of extension, which can be vertical (upwards or downwards) to include parents/children, lateral to include siblings or other relatives or in both directions. As Table 4.17 shows, downwards extensions are the most common (when a simple nuclear

household extends vertically through the householder's children to include sons/daughters-in-laws and/or grandchildren). In these cases it is usually the older person or their spouse who is the main householder. Upwards extensions are the second most common (when a simple nuclear household extends up through the householder's parents or parents-in-law to include an older generation) and usually have a younger householder, although there are cases of households formed entirely of older people in which an older couple may have one of their very old parents living with them. Less common forms of extension are lateral (usually extended through the householder's siblings), combined (where the household is extended both upwards/downwards and laterally) or diagonal (where the household extends diagonally upwards to include an aunt or uncle).

Table 4.17: Older people living in complex households by household type and gender

% of older people in complex households	Upwards extension	Downwards extension	Lateral extension	Combined extension	Diagonal extension	All	N
Men	24.5	60.8	8.8	3.9	2.0	100	102
Women	38.3	47.5	6.4	5.0	2.8	100	141
All	32.5	53.1	7.4	4.5	2.5	100	243

The level of intergenerational interdependence within each of these complex household structures often depends on the older person's relationship to the householder (Table 4.18). This often differs by gender, with older men more likely to continue acting as the main householder in their own downwardly extended households (50.0% versus 34.8% of women) while older women are more likely to live in an upwardly extended household as the parent of the householder (34.8% versus 21.5% of men). Women are also more likely to live in a grandchild's house (2.8%) or a niece's house (2.8%), configurations that are less common for older men.

Table 4.18: Structure and relationship to householder in complex households

Complex household type and relationship to householder:	Men in complex households (%)	Women in complex households(%)
Upwards extensions	24.5	38.3
- self	2.0	0
- spouse	1.0	0.7
- parent/parent-in-law	21.5	34.8
- grandparent	0	2.8
Downwards extensions	60.8	47.5
- self	50.0	34.8
- spouse	10.8	12.8
Lateral extensions	8.8	6.4
- self	3.9	2.1
- spouse	0	1.4
- sibling	3.9	2.8
- non-relative	1.0	0
Combined extensions	3.9	5.0
- self	1.0	1.4
- spouse	0	0
- parent/parent-in-law	1.0	3.5
- uncle/aunt	1.0	0.7
- sibling	1.0	0
Diagonal extensions	2.0	2.8
- self	1.0	0
- uncle/aunt	1.0	2.1
- non-relative	0	0.7
All	100	100
N	102	141

Generally, there appears to be greater variation in older women's than older men's living arrangements (and relationship to the householder). Men are more likely to continue in their own household, which may extend from simple to complex as new members are incorporated. Older women are more likely to experience a change or disruption in their living arrangements and to move to the household of another family member, usually a child, but sometimes another younger relative. These gender

differences may be partly due to the variations in marital status and age, with significantly larger proportions of older women in complex households being widowed or separated than men (63.8% versus 35.3%) as well as having a higher mean age than their male counterparts (70.9 versus 69.1).

It seems that older men are therefore more likely to experience a downwards extension of their nuclear home (with the marriage of a child or birth of a grandchild) while they are still married, whilst older women are more likely than men to be widowed *before* their family extends, increasing their likelihood of being incorporated into another household after widowhood. For this reason, married older people generally tended to be in (their own) downwardly extended households, while those without a partner were more evenly distributed amongst different types of complex households.

4.7.1 Older people as providers – downwards extensions

Contrary to stereotypes of older people living in their children's households, downward extensions (in which older people extended their own homes to incorporate sons/daughters-in-laws and/or grandchildren) were more common, incorporating 60.8% of the older men and 47.5% of the women in complex households (although in absolute terms, there were 67 women compared to 62 men). In most cases older people in these households still had a partner (55.9%), especially in the case of older men. In many ways, therefore, these households could be seen to represent the most natural continuation of a simple household, as it evolves to incorporate new members and new generations, yet with the older person still acting as main householder. This does not necessarily imply that the older person benefited from the arrangement, however, as in many cases adult children were staying on in their parents' home due to lack of options, rather than to offer support, as shown by the relatively low proportion of earners to residents (Table 4.19). These households often included young children too and had a lower proportion of earners, since they tended to be larger (5.5 residents versus 4.5 in other complex households), with older men's households largest.⁴⁸

⁴⁸ Downwards extended household are significantly larger than other extended households by 1.06 residents ($t=4.13$, $df=241$, $p<0.0005$)

Table 4.19: Characteristics of downwards extended households by gender

Older people in downwards extended households	Men	Women	All downwards extended households
Older people with partner (%)	72.6	40.3	55.9
Mean age	68.1	69.7	68.9
Mean number of residents	6.0	5.1	5.5
Mean number of older residents	1.5	1.4	1.3
Mean number of economically active residents (including older people)	2.1	1.8	2.0
Mean number of under 15 year olds	1.1	1.0	1.4
Workers in household (%)	36.9	37.0	37.6
N	62	67	101

The composition of downwards extended households also tends to vary by gender, with the biggest difference being the high proportion of older men with partners (72.6% versus 40.3% women). Both men and women's households tend to be multigenerational with 85.5% men and 88.1% women co-residing with grandchildren, but while older men are slightly more likely to live with children *and* grandchildren (83.9% versus 79.1% of women), older women are more likely to live in 'skipped generation' households with grandchildren only (9.0% versus 1.6% of men). This may reflect the different nature of older men and women's intergenerational relationships, with men's family networks tending to be more focused around their children, while women's seem to be wider and to encompass a broader range of younger relatives.⁴⁹ The fact that most older women living in skipped generation households were without their partners also suggests that adult children may be leaving one of their children there to keep their elderly mother company rather than living with her themselves (Table 4.20).

⁴⁹ This was shown in the multiple regression which showed how older men's household size was more sensitive to lack of children, indicating that in the case of childlessness they are less likely to find alternative family members with whom to live.

Table 4.20: Composition of downwards extended households according to gender of older person

Older people in downwards extended households	Men (%)	Women (%)	All
With partner	72.6	40.3	55.9
+ married adult children	11.3	4.5	7.8
+ married adult children & grandchildren	59.7	34.3	46.5
+ grandchildren only	1.6	1.5	1.6
Without partner	27.4	59.8	44.2
+ married adult children	3.2	7.5	5.4
+ married adult children & grandchildren	24.2	44.8	34.9
+ grandchildren	0	7.5	3.9
All	100	100	100
N	62	67	129

These multigenerational households come to exist for a range of different reasons and require attention to their ‘biographies’ to understand the complex interdependencies that they represent. While sometimes there is a clear beneficiary in these multigenerational arrangements, they often represent a form of mutual support that reflects commitments developed between kin in earlier life. For example, one 84-year-old widow, living with her grandsons in San Jacobo, for example, explained how she had discouraged her grandson from leaving by reminding him of his obligations to her, after all she had sacrificed for him in the past, bringing him up with his brother as her own sons after their mother died in an accident.

I said to him ‘Son, how am I going to live all alone? I can’t.’ He wanted to go off to the barracks in Guayamarin and I told him ‘No, I have suffered so much with all that has happened, no, my son’ ... I said to him ‘if you hate me you can go there, to that other place, but maybe you will find me buried when you come back.’ I told him ‘if you love me you will stay here.’ So he said to me ‘Alright, grandma, I will stay here’ and he stayed because I have suffered so much.

The willingness of older people to extend their household downwards often reflects their own experiences in the past, with an element of ‘do as you were done by’. Whilst older people who suffered negative experiences at the hands of parents in-laws in their youth are unwilling to share with their sons/daughters-in-law, those who benefited from

kindness are more likely to repay it. Don Paulino, an older man in San Jacobo, has welcomed his son-in-law into his home like a son because of the kindness he himself was shown by in-laws when he was younger:

My mother-in-law treated me like her oldest son, she would hug me, and she would give me so much to eat and would make me sit on her lap. So I too, I have to be the same. We live very happily with my son-in-law. My sons all get along well and my daughters too.

Understanding the causes of different household configurations therefore requires some attention to the older person's past experiences and the relationships they developed in earlier life. Not all older people were as willing as Paulino to allow their married children to continue living to home, even though they maintained the role of householder, with a general consensus that living with in-laws could lead to difficulties. As one married mother of eight children, all of whom had left home to live with their partners, but one of whom had recently returned to her parents' house in San Jacobo with her four small children after her marriage failed said:

It's alright living with children while they are single, you can live in the same house as them, but when they get married it becomes a bit difficult to live with them, because there's a saying: 'the married man wants his own home'. Then, it's essential that you make them go and live somewhere else, because you can't live with your son or daughter-in-laws. So, to avoid problems, it's a good idea to send your children to live somewhere else.

This was reiterated by many older men and women, with statements indicating that, regardless of who owned the house, there was a risk that once children were married, you lost control over your home. This related to the changing loyalties of married children. Older people felt that they were no longer a priority once their children had their own spouses and children. As one widower (whose young sons still lived with him) in San Jacobo stated:

Once they're grown-up, we don't matter to them any more, they don't even miss us, they don't remember us any more. Once they have their own home, their children, their wife, we don't matter to them, they abandon us completely, that's the way it is.

4.7.2 Older people as receivers – upwards extensions

These upwards extensions represent cases of older people taken into a child's (or child-in-law's) household and therefore present a different type of interdependent situation in

which the older person's bargaining position is likely to be rather weaker.⁵⁰ Generally older women were more likely to live in upwardly extended households (21.5% of all women versus 11.3% of all men), comprising 68.4% of older people in complex households and reflecting the fact that children are more likely to take in their mothers rather than fathers. In addition to this gender dimension, age also influenced the propensity to live in a child's household, with a slightly higher mean age amongst these people, as well as a higher likelihood of being widowed or separated, especially amongst older women (20.4% versus 48.0% of men). In fact, upwards extended households were the second most common living arrangement for older women without partners with 29.7% of all unmarried women living in children's households, compared to only 21.9% of unmarried men (see Table 4.3). Generally, these households are slightly smaller than those with downwards extensions (4.6 compared to 5.5 residents) and despite having fewer economically active residents tend to have a higher proportion of earners in the household, with few young children (Table 4.21).

Table 4.21: Characteristics of upwards extended households

Older people in upwards extended households	Men	Women	All upwards extended households
Older person with partner (%)	48.0	20.4	29.1
Mean age of older person	70.8	71.1	71.0
Mean number of residents	4.6	4.6	4.6
Mean number of older residents	1.5	1.2	1.2
Mean number of economically active residents (including older people)	2.2	1.7	1.8
Mean number of under 15 year olds	0.8	1.0	1.1
Workers in household (%)	49.3	40.8	43.0
<i>N</i>	25	54	67

Gender plays an important role in the composition of upwards extended households, not only in the larger proportion of unmarried older women, but also the gender of the child whose household the older person lives in. Within this category older men are more likely to live in a son's household (48.0% compared to 44.5% of women), while older

⁵⁰ Generally upwards extensions represented cases of older people receiving, rather than giving, accommodation, with only two cases where all householders were older, and the household was extended upwards from one older householder to include another even older person.

women are more likely to live in a daughter's (46.3% compared to 40% of men) (Table 4.22). Women in these households are also more likely to live with grandchildren and great grandchildren than older men (61.2% of these women live with at least three generations, compared to only 53.0% of men). This may be due to the greater longevity of older women and their better chances of knowing (and living with) their grandchildren and great grandchildren than older men, as well as their wider social networks. Older women are also more likely to live in a grandchild's household.

Table 4.22: Composition of upwards extended households according to gender of older person

Older people in upwards extended households	Men (%)	Women (%)	All
With partner	48.0	20.4	29.1
In own or spouse's household + parent	12.0	1.9	5.1
In son's household	20.0	9.3	12.7
<i>son alone (2 generation)</i>	8.0	3.7	
+ <i>son's children (3+ generation)</i>	12.0	5.6	
In daughter's household	16.0	9.3	11.4
<i>daughter alone (2 generation)</i>	4.0	3.7	
+ <i>daughter's children (3+ generation)</i>	12.0	5.6	
Without partner	52.0	79.6	70.9
In son's household	28.0	35.2	32.9
<i>son alone (2 generation)</i>	8.0	16.7	
+ <i>son's children (3+ generation)</i>	20.0	18.5	
In daughter's household	24.0	37.0	32.9
<i>daughter alone (2 generation)</i>	4.0	5.6	
+ <i>daughter's children (3+ generation)</i>	20.0	31.5	
In grandchild's household	0	7.4	5.1
All	100	100	100
N	25	54	79

While some older people willingly accepted living in their children's households, many expressed a distinct reluctance to leave their own homes to become 'guests' of their children. This was often due to difficult relations with daughters and sons-in-law, as one elderly married woman in Zona Central explained

[you can live] with single children, but with married ones you can't, they argue a lot and they can involve us in their disagreements... married children's families get too involved, they all gossip with their sons/daughters-in-law, and the sons/daughters in-law also argue a lot. It's better to live with unmarried children, they work and study.

Far from representing an ideal caring environment in old age, therefore, upwards extended households often seem to be presented as the last resort for older people, with the loss of autonomy and complications of intra-household strife that can arise from living with in-laws sometimes offsetting the benefits of care and support.

4.7.3 Other interdependencies

As well as the relatively straightforward downwards and upwards extensions, there are alternative complex household structures with less clear forms of interdependent relationships such as lateral or diagonal extensions, which can involve the presence of a sibling, cousin or even friend of the main householder (or spouse). Generally this is more common for older age groups, and for older men rather than women, and may present an alternative for unmarried older men to living with children (as unmarried women are more likely to do). These households usually represent a concentration of older people, with a smaller number of residents, but a larger number of older people and an absence of younger people (Table 4.23). Although these are therefore the oldest type of household, contrary to expectations, this does not necessarily imply higher levels of vulnerability, as shown by the absence of children and the high proportion of earners (58.3%), more than in any other household (and significantly higher for older men than women).

Table 4.23: Characteristics of laterally extended households

Older people in laterally extended households	Men	Women	All laterally extended households
Older person with partner (%)	22.2	22.2	22.2
Mean age of older person	70.9	66.4	68.7
Mean number of residents	3.0	3.7	3.3
Mean number of older residents	2.6	3.0	2.6
Mean number of economically active residents (including older people)	2.1	1.9	1.9
Mean number of under 15 year old co-residents	0.1	0	0.1
Workers in household (%)	73.2	49.1	58.3
N	9	9	7

The nature of laterally extended households means that they are usually headed by an unmarried older person and in the majority of cases are exclusively comprised of older people (usually siblings), with only 22.2% of older men's and 33.3% of older women's 'lateral' households including a younger generation.

A minority of 17 older people (10 of whom were old unmarried women) lived in the alternative configurations of combined or diagonally extended household with a niece/nephew. Whilst laterally extended households may provide a last option for very old unmarried men (or siblings who never married and always lived together), these combined and diagonally extended households may play the same role for older women and reflect the greater willingness of a younger family member such as a niece to take in an elderly woman rather than man. Flows of support tended to be bidirectional in these households, occasionally with young nieces caring for their elderly aunts, but in other cases the older woman inviting the niece to join her (and providing her with accommodation) in exchange for company and help in the house.

Complex households therefore represent a great range of living arrangements for older people, many of whom may have 'grown out' of the nuclear family model, either because their own nuclear family has broken down (through widowhood or separation) or because their children's nuclear families have usurped their own. While all complex

households share some characteristics (the presence of non-nuclear family members), it is essential to recognise their heterogeneity in terms of size, type of extension and age of the main householder and the implications that this has for interdependent ties. The extent to which complex households provide a supportive environment in old age also varies according to the composition of the household and the power relations within it. While older people in their own extended households with other earners may be in a supportive environment, those who are forced to coreside with extended family for lack of other options or who live in households with a high ratio of very old or very young risk being amongst the most vulnerable. Understanding these dynamics requires more attention to the flows of support and reciprocal exchanges that take place within the household to analyse who benefits from co-residence and whether extended family households work to the advantage of the younger or older generation.

4.8 Intra-household support networks

Households form a basis for many reciprocal exchanges between family members, whether in terms of providing accommodation, exchanging goods and services or sharing chores. In many cases these exchanges take place between different generations within the household, with only a small minority of older people (less than 25%) in one-generation solitary, empty nest or laterally extended households. As section 4.7 showed, most older people not only co-reside with younger generations, but are often the ones providing the accommodation for younger family members. To understand who benefits from these multigenerational living arrangements one needs to analyse the flows of exchange that take place and the extent to which people's contributions differ according to whether they are in their own home, or that of another person.

Interdependent relationships exist in cases where different residents rely on each other for their respective contributions, whether practical, financial or emotional, with an expectation of exchange between the parties. These exchanges are rarely symmetrical or equal, however, since interdependence often develops over time, with past contributions taken into account as well as present negotiations and expectations of future support. One might expect, therefore, that older people who have invested in their children's upbringing in the past may reap the benefits in the present when their children 'pay them back' in some way and yet in practice few older people seemed to be

on the 'receiving' end of interdependent relationships, with the majority obliged to continue reciprocating and contributing as much as younger generations. Moreover, in many cases the interdependent relationships seemed to be skewed in favour of younger family members, with older parents continuing to provide accommodation (and pay common bills) even when their children were grown-up enough to cover their own costs.

Few older people therefore fell into the category of 'dependent' or 'independent', with the majority living in complex living arrangements that represented an intricate web of interdependencies. Obviously, the older person's position within this web varied according to their control of resources and ability to contribute, with those in the strongest position being the ones still living in their own households, often still with their conjugal partner, with their own income, possibly having a pension and still being fit enough to be economically active. Those in the weakest position, in contrast, were often widowed or without partner, living in a child's household, with no form of income and too frail to work. The majority of older people, however, live somewhere between these two extremes, in a situation in which they both give and receive, maintaining a relationship of interdependence with younger co-residents.

An approximation of this interdependence may be obtained by analysing the type of older person living in each kind of household according to their *position* (measured by age and marital status), their *ability* to contribute (in terms of having a pension, being the main earner or having some income) and their *actual contributions* (both economic and practical). As would be expected, it is those who are in the weakest position (older and without partner) who are most likely to live in a child's household, while those who are relatively younger and married are more likely to live in their own homes, whether nuclear or extended. Older people in their own homes are more likely to be earning, to have a pension and to be the main breadwinner, whilst those taken into the household of another are least likely to have any income and are half as likely to be economically active. Despite this relatively weaker position, older people in other households still contribute to expenses, as well as contributing with domestic chores. Interestingly, although older men tend to be in a stronger economic position (in terms of pension and earning capacity) and therefore contribute more frequently to household expenses, amongst those living in others' households it is older women who are more likely to

contribute economically. This may give some indication as to the kind of older person that is taken into another household, with more mothers than fathers taken in, and possibly only fathers at the end of their life course who have no other options (hence their low levels of contribution).

Practical contributions towards household chores (cooking, cleaning, laundry, childcare, odd jobs or economic activities) are more common among both sexes than other types of contribution, although more so among women than men. Older people in other extended households are the ones who contribute least, however, indicating that rather than being obliged to work harder in a child's household as a means of paying back their hospitality, older people actually do less, possibly because they are older and frailer. Nonetheless, there is still clear evidence that older people pull their weight when they live in another's household, with the majority still contributing in practical terms, even when they do not have the resources to contribute economically (Table 4.24).

Table 4.24: Contributions according to gender and household type

	Solitary or Empty Nest household		Nuclear Family household		Own extended household		Other extended household	
	Men	Women	Men	Women	Men	Women	Men	Women
Mean size	1.71	1.63	4.23	3.35	5.69	4.96	4.53	4.47
Mean age	72.6	70.0	67.7	67.6	67.8	69.3	70.8	70.9
With partner (%)	75.0	61.1	83.3	59.3	71.8	40.0	31.3	16.2
Main breadwinner (%)	85.7	75.0	57.5	30.8	29.8	19.0	8.7	7.0
With pension (%)	28.8	5.6	37.9	14.8	36.6	16.4	15.6	13.2
Economically active (%)	42.3	38.9	48.5	40.7	50.7	41.3	40.6	23.9
Contributors to household expenses (%)	80.8	63.0	90.8	61.1	90.0	56.3	42.9	43.9
Contributors to household chores (%)	84.6	94.4	84.6	94.4	84.5	95.9	64.3	75.8
N	52	54	66	54	71	75	32	68

The type of contribution also differs by gender, with older men more likely to contribute financially while women are more likely to help with domestic chores. Marital status

also affects contributions, although the effect is different for men and women and depends whether they are living in their own household (nuclear or extended) or that of another (Table 4.25). Whereas unmarried men appear to be in a weaker position in terms of pension coverage and economic activity than their married counterparts and therefore contribute less (both practically and economically), unmarried women are more likely to have a pension (often a widow's pension) than those who are married and therefore more able to contribute financially to the household. Unmarried older men are also more likely than married men to make practical contributions when living in others' extended households, whilst unmarried older women are less helpful in the house, possibly because they are older and frailer, or because they are contributing in other ways.

Table 4.25: Contributions according to gender and marital status

	Own Households				Others' households			
	Men With partner	Without partner	Women With partner	Without partner	Men With partner	Without partner	Women With partner	Without partner
Main breadwinner (%)	22.8	22.7	5.3	23.9	-	9.1	-	7.0
With pension (%)	35.9	31.8	4.3	21.8	20.0	15.8	-	16.1
Economically active (%)	47.6	47.7	40.0	40.9	30.0	40.9	18.2	24.6
Contributors to household expenses (%)	87.6	84.1	42.4	78.2	44.4	42.1	45.5	43.6
Contributors to household chores (%)	84.7	84.1	97.9	92.0	55.6	68.4	81.8	74.5
N	145	44	95	88	10	22	11	57

Note: Highest values in bold

The types of tasks carried out also differed by gender, with women more likely to carry out a wider range of different activities involved in running a household (cleaning, cooking, childcare, laundry, economic activities and other chores) than men. This may relate to their need to compensate for lack of financial contributions compared to older men who are twice as likely to have a pension and also more likely to be economically active. These differences may also relate to a stronger sense of obligation that mothers

feel towards their children's welfare and their different perspectives on their responsibilities to the younger generation. Older women often emphasised the need to care for their children when they lacked an income, because they were still studying, looking for work or saving for a house. Even when looking after children put them under financial strain, older women still seemed to emphasise their duties as mothers and their obligation to provide their children with housing and care, as one female focus group participant in San Jacobo explained:

If they're still studying we have to help them until they finish. If your child can't manage, in that case we can't [not help them]. If your child is still studying, you just have to help them, even if you can't [afford it] you have to help.

These obligations towards children often endure into adulthood, rarely ending with the child growing up, marrying or having their own family. Mothers gave a clear sense that 'once a parent, always a parent' with responsibilities towards children persisting even if this involves sacrifice or suffering. One mother in San Jacobo, Maxima, explained how she tolerated her grown-up, married children continuing to live at home (without contributing to expenses) so that they could eventually afford their own house.

My children are already married but they still live in my house. They will buy themselves something one day, because rent is too expensive, each month comes quickly, and I tell my children, save your money and you'll be able to buy something

Older men's concerns for their co-resident children, on the other hand, often reflected a desire to maintain their dominant status in the household as the main breadwinner and provider. One widower in San Jacobo, Desiderio, sharing his house with his daughter (a single mother) and grandchildren, explained that while his daughter carried out all the domestic chores, it was his responsibility to pay the bills and cover the costs of the house so as not to put a burden on the younger generation, even if this meant him having to work into old age:

I have to keep working to be able to contribute to the household, because if not, how will the household costs be met – I mean the electricity, the water, the phone? We also have to do something in life to maintain the household, no? We can't expect our children to sacrifice themselves until the day our Creator calls us, it may be for years that we have to live with our children, our grandchildren too.

It was not always easy to demonstrate quantitatively the high level of intergenerational reciprocal exchanges in older people's households. Householders were often reluctant to

reveal who contributed what and it was rarely possible to discern from the survey data who benefited most from the situation, meaning that it is the qualitative data which reveals the most about interdependent household exchanges. Interviews revealed how, while multigenerational households often involved reciprocity and sharing of expenses, one person (often the older householder) usually took responsibility for managing household expenses with other members contributing what they can. While some older people were happy to accept this imbalance, others made it clear that the young should move on and take care of themselves rather than relying on their old parents to foot the bills. One elderly woman in San Jacobo with children still living at home explained:

My husband still works, so he buys this and that, of course [my children] contribute as well, but not always. There's always something that needs paying: the gas runs out, the electricity bill, so then I charge them. I say 'we're going to pay together, we all use these services, don't we?' They shower daily, so they should help to pay. They do help, but not always. As my husband works, he always pays. Sometimes he says 'Now they should move on, they're old enough, they have two children, they should go and learn how to live independently'.

Rather than any clear rules on intergenerational interdependence, it appears that each situation is individually negotiated. As these examples show, interdependent living arrangements may benefit the older person, but often appear to benefit younger generations more. The extent to which older parents are willing to accept these situations requires more than a static glance at present interactions, but an understanding of past interactions and the situations that cause them to end up in different household structures in old age.

4.9 Constraints on living arrangements

While older people may express clear preferences for different living arrangements, a range of different circumstances (both current and resulting from earlier events) may constrain their ability to realise their preferences. These may be personal (such as gender, age, health or childlessness) or external, caused by interdependent relationships (particularly linked lives of family members), location, cohort and timing. It is therefore helpful to consider older people's preferences and the constraints upon them in the context of their previous life and family experiences.

Particularly important is the impact of gender experiences over the life course and how these affect agency in old age. Unexpectedly, advantages in young adulthood may be

reversed in old age, when livelihoods assets take on different relative values, placing men and women in different situations (Calasanti 2004). Factors placing men in a superior position in the past, such as more human and financial capital due to better education and work opportunities, may count against them in old age, where they find themselves in a more vulnerable position due to their lack of social capital and inability to diversify their livelihoods. Women's disadvantageous position in younger adulthood, on the other hand, may have forced them to employ other assets, particularly social capital, which take on increased value in old age. Alternatively, the disadvantages accumulated over the life course may leave women more vulnerable and dependent on others when they lack key resources and capabilities (Arber & Ginn 1991; Nussbaum 2000).

4.9.1 Personal constraints

Constraints such as ill health, extreme old age, physical or mental disability may directly limit people's capacity to make or act upon choices about where and with whom to live. They may particularly affect their capacity to live independently or maintain livelihood strategies beyond the household. This is shown in the survey results, where the very oldest tend either to live alone or in other people's complex households. In many cases, this is not the older person's first choice, but they may find themselves forced to accept a trade-off between independence and care. Although some older people are willing to accept dependence, many feel uncomfortable with it. Doña Elvira is a widow with such severe arthritis that she is bed-bound and unable to leave the room in Zona Central that she shares with a separated son and three grandchildren. Fears for the security of the home mean that her family lock her in each day, leaving her trapped inside alone until they return each evening. Although the room is her responsibility (she paid the *anticrético* many years ago) and she invited her son and grandchildren to live there with her, she now feels unhappy by her inability to reciprocate and the shifting of her situation from one of interdependence to dependence:

And now, if God wills, I will get better and that's what I'm thinking to do. I'm a burden for my son, he can't even travel, nor can he stay out late working because of me and I also start crying and I ask 'why have you locked me in?', and he too must feel bitter to see me in bed, no? I realise that.

4.9.2 Family constraints

In Bolivia the institution of the family remains important, with strong cultural connotations in Andean society, particularly in rural contexts where whole communities (*ayllus*) were traditionally structured around a small number of extended families, with political organisation, land distribution and trade all dependent on family ties (Astvaldsson 1996). The complexities of Andean kinship systems have been the subject of much research, with emphasis on the importance of reciprocal relationships in maintaining wellbeing, to the extent that the definition of being poor amongst the Aymara is to lack kin and social relations (Widmark 2003). Ethnographic research has also shown the importance of kin relations in providing social cohesion and community stability through a system of collective practices and pooling resources to minimise hardship (Arnold 1997; Bolton & Mayer 1977; Harris 2000). Research in La Paz has shown the continuing importance of kinship in urban areas, particularly in times of economic crisis, when links between family in urban and rural areas are reinforced as a means of accessing food supplies and when recently arrived migrants to the city rely on family for accommodation, support and contacts until they can establish their own livelihoods (Gill 2000; Zerda 2001).

Although urban areas are less likely to encompass the same spatially concentrated family networks of rural communities, family networks nonetheless maintain an important role as a source of socialisation, support and security (Koch 2006b). Even when migration separates family members, dispersing family networks, mutual responsibility and interdependence persist. Ethnographic research in rural Bolivia shows that even with young people migrating at an earlier age, giving the impression of weakening family ties, they nonetheless preserve a strong sense of responsibility to their parents, maintaining a 'negotiated interdependence' over the life course, despite geographical distance (Punch 2002:123). Gill's studies of relocated miners and domestic servants in La Paz highlight the importance of rural-urban kinship links but show how these social relationships are being gradually eroded by persistent poverty and absent state support with the consequent struggle for survival which creates tensions among family members and generations (Gill 1994; 2000). On the other hand, Buechler and Buechler (1996) argue that, far from being weakened by economic crisis and poverty, the struggle for survival often strengthens kinship ties. Family networks become important not just for emotional support, but also for social and economic

purposes, with living arrangements and work opportunities that may not have been needed in better times facilitated through rekindled kinship ties (Buechler & Buechler 1996). Stephenson (1999: 96) supports this view, with her study of relocated miners' wives showing that increased impoverishment leads to a stronger tendency to use 'peasant strategies', relying on kinship for survival: 'The poorer a woman and her family tend to be, the more likely that she will engage in communal indigenous practices of exchange and reciprocity, drawing upon *ayllu* traditions of extended kinship relations'.

Small families or lack of children can also older restricts people's choices about where to live, limiting their potential pool of co-residents. Whether unmarried or widowed, childless older people rarely have the choice of living with younger family members, with survey data showing a higher proportion of childless older people living alone. In some cases this is the only option available, but in other cases older people choose to live alone rather than to depend on others. This is illustrated by the contrasting examples of two childless women, one of whom had no choice but to live alone while the other made the decision not to depend on in-laws, showing how older people develop strategies around their constraints in order to maintain their dignity or independence.

Doña Mercedes is a divorcee, abandoned by her husband 35 years ago, since when she has lived alone in a rented room in a *conventillo* in Zona Central. Despite the difficulty of her situation, she has adapted by developing an extensive network of friendships and support:

Before I used to weep a lot, I wept all the time, all the time, alone ... when I had no friends, nothing, it was terrible. It makes you despair, but not any longer, now I am used to living alone ... at the start I suffered a lot, quite often I became, I got ill, but afterwards you get accustomed to it, you get used to it...

Doña Arminda (a childless widow of 94), by contrast, showed how solitary living or even, as in her case, moving to the *asilo* (care home) may be preferable to dependence on in-laws:

I found myself on my own and I said 'what am I going to do, alone in my room there? Better to go somewhere else.' I came to ask here [at the *asilo*] if they would receive me 'I don't have anyone' I told them. 'No problem'

they said. They took me in right away.... My brother wanted me to move to his house, but the sister-in-law, oh, nobody ever gets along with their sister-in-law, nobody ... So I prefer to be here, my brother comes to visit me and everything. He takes me to his house on Sundays, invites me for meals, but to go and live with my sister-in-law, oh no, I'd rather stay here.

4.9.3 Economic constraints

Lack of financial resources can also limit older people's ability to maintain their own independent living arrangements, obliging them either to depend on others for survival or live alone in poverty. Lack of assets can constrain agency in a variety of ways, sometimes forcing older people to depend on their children, or preventing them from maintaining relationships with children because of their inability to reciprocate, as shown in the examples of Victoria and Agustín. Victoria experienced a sudden change from prosperity to poverty after a serious road accident left her wheelchair-bound, abandoned by her husband and impoverished from hospital bills.⁵¹ Despite this misfortune and having to move into rented accommodation in Ladrilleras with one of her daughters, Victoria accepted her new situation, partly because of lack of other options and partly through a sense of interdependence, since she still felt able to contribute to her family's welfare through love, guidance and moral support, as well as caring for her grand-daughter when her daughter went to work. While poverty pushed Victoria and her family together, it had the opposite effect on Agustín, an elderly blind man living alone in rented accommodation in Zona Central. Much as he would have preferred to live with his only son, he felt that this was not possible because he had nothing to offer in exchange:

It would be good to live with my son, but as I told you, what can I do since I have no income? So I can't, since I'd have to settle up with him as well, and he, by my side, what is he going to do, looking at me? I can't demand anything of him. There's no work. How I wish that he could be by my side, that I could at least have some income.

These different examples of Victoria and Agustín, both constrained by lack of resources, but in opposite ways, indicate the impossibility of jumping to conclusions about the significance of certain living arrangements. They also reflect some of the gender differences of living arrangements and the fact that older women are more readily accepted and welcomed into their children's homes than older men, who are perceived as less helpful and accommodating, and may also be held responsible for

⁵¹ See Chapter 6 for more details on Victoria's experience

‘misdemeanours’ in earlier life. As one female focus group participant in Zona Central, Luisa, explained:

There are many fathers who abandon their wives and leave the woman to take care of everything. Most men are like that, they abandon their wives and children and go off somewhere else ... That’s why children don’t accept their father and they stay with their mothers. It’s the mother who brings them up, who sacrifices herself for them.

The contrasting treatment of older men and older women without economic resources also reflects the fact that men are expected to have been the breadwinners throughout the life course and are therefore assumed to be able to provide for themselves in old age, whilst women are valued more for their non-economic contributions, such as housework or care. Focus group discussions (with both men and women) clearly expressed how mothers are valued more highly than fathers and are more likely to be welcomed into their children’s homes. As one older woman, Paulina, in San Jacobo expressed:

At least we can always cook, peel potatoes, do the washing, sweep the house, clean the house, but men can’t. Women always do everything around the house.

As Jorge, an older man in San Jacobo, regretfully commented, fathers are rarely as close to their children, partly because of the time they may have spent away at work:

Generally fathers, sometimes they neglect their children because they go away to work when there is no work in the place where they live.

4.9.4 Linked lives

Social relationships with kin and friends affect people’s choices and the extent to which they can realise their own preferences regarding where to live in old age. Lives linked with those of family, friends, peers and colleagues can involve relationships in the present, but also interactions, negotiations and commitments in the past that may have a major effect on older people’s current situation. It is therefore helpful to look at older people’s biographies to understand how the relationships that result in a specific living arrangement may have developed over time: ‘In reality specific responsibilities emerge as part of longstanding relationships between the parties which have a past as well as a present and anticipate a future’ (Finch & Mason 1993:12). This is particularly relevant in the case of intergenerational relationships.

It is often assumed that households comprising a mix of older and younger generations work to the benefit of the older generation, with older people moving into a child's home to ensure their well-being and care. Attention is rarely given to the reasons for which children may wish to continue co-residing with their older parents, however, or the implications that this can have for older people's own wellbeing in cases where co-residence may put them under financial pressure: 'the misfortune and the opportunity of adult children, as well as their personal problems, become intergenerational' (Elder 1994: 6). Thus whilst children who have been successful in their own lives may be able to offer support, housing and care to their older parents, children who have had their own problems (economic or social) may transfer these to their parents by continuing to depend on them. For this reason older people's living arrangement strategies are sometimes designed to benefit the younger generation, rather than maximise their own welfare, often helping adult children by meeting rent and housing costs, providing them with free childcare and domestic assistance, or ensuring their wellbeing by holding the family together. There are also indications that with societal changes taking place in Bolivia in the current economic climate (higher cost of housing, difficulties of finding employment, rise in single-parent families), it is increasingly the needs of the *younger* generation that are leading to the rise in extended family households, with older people playing an important role in supporting and holding together their families at a time of economic and social change. Even in situations which appear to be beneficial to the older person, living arrangements are often constructed around the needs of the younger generation. Such is the case of Doña Emilia, a separated woman who was obliged to sell her own house in Ladrilleras to move in with her younger daughter (who needed the capital) and work as a full time (unpaid) carer for her grandchildren. Despite losing her home, her independence and her income-generating activities, Emilia went along with her daughter's desires, agreeing to forfeit her wellbeing for that of her family. Asked what her plans for her old age were, she replied:

It depends, if my daughter tells me 'you have to stay', I will stay, if she tells me 'you have to go round to my brothers' I will go there too, it depends... I just help my children to cook and they help me... they don't want me to have my own job. They say 'you have to help us, I need you to look after my shop'. My son's the same: 'My wife's working and there's nobody to cook for my children' he says. For that reason I had to give up selling.

While Emilia was forced into a situation of interdependence by being invited into her daughter's household, Delfin, a retired miner in San Jacobo with a small pension, found

himself in a similar situation but in his own household, when he found himself responsible for all five of his adult children and a number of grandchildren too. Despite having a good education and 'professional' qualifications, not one of his children has managed to find a permanent job, continuing to live at home and depending on his small pension (approximately £100 month). Rather than blaming his children, however, Delfin criticised the Bolivian economy for the lack of employment and saw it as a parental obligation to continue supporting them until they found work.

It's the parents' intention to collaborate, because they [our children] don't have the resources, so it us as parents who are in a position to make a sacrifice until they obtain good jobs. That's it.

Delfin's generosity towards his children was not motivated by concerns for his own old age either, since he appeared unconcerned about needing their support in later life. He had plans to move to his hometown of Cochabamba, leaving his house in La Paz to his children. This may be part of the disincentive for his children to move out, in fact, knowing that they will eventually inherit the home and therefore having no need to invest in their own property. This problem of children refusing to move on and expecting their parents to continue to support them (and hand over the property) was also experienced by Doña Ana, a married *de pollera* woman from Ladrilleras, who complained how her only son (30) refused to move out and live independently, expecting his parents to continue providing him with free lodging and support, without giving anything back.⁵²

He is very abusive. He grumbles. He treats us badly. He wanted money and we didn't have any so he got angry and then he got involved with an older hussy. Then he separated. Now he lives in our house. He has his own room; he just comes in to eat. I prepare the food and he contributes something to buy sugar, bread. What can I do? What can we do? Nothing, eh? You can't boot out your own son. I wish he'd get married and then I could relax.

As these cases suggest, older people's ability to exercise their own preferences about where and with whom to live can be strongly influenced by their children, with their own strategies sometimes sacrificed for the younger generation. To what extent these shared living arrangements suit older people depends on the social relationships within the household and the degree to which their contributions (in providing housing, childcare or pension support) are reciprocated by the younger generation. It is not

⁵² 'De pollera' is the term used to describe women who wear the traditional highland Bolivian dress of bowler hat, layered skirts and vicuña wool shawl.

always obvious who is benefiting from the co-residence, but what is evident from the surveys and qualitative data is the much higher level of interdependence present in older people's living arrangements than simple dependence. Unlike total dependency, interdependence rarely has the negative implications of indebtedness or obligation and usually involves some kind of reciprocity, which allows older people to maintain their autonomy and self-respect (Barrientos, Gorman, & Heslop 2003). It is also essential to recognise that there is no direct correlation between solitary living and independence, or extended family living and dependence. Living alone or with a partner in old age does not imply that older people are totally independent since reciprocal relationships are likely to exist outside of the household. Equally, living in an extended household does not mean that older people become totally dependent on co-residents, often contributing more than they receive. In both cases it is more likely that older people will live in a network of interdependent relationships.

4.10 Conclusion

This chapter has emphasised the key role that living arrangements play in older people's livelihood strategies, acting as the basis of their activities and relationships and affecting their livelihoods within the household and beyond. It has shown the heterogeneity amongst older people's households and particularly how these differ by gender, with women tending to display a greater diversity in their living arrangements in old age due both to their greater likelihood of being widowed and their tendency to have stronger ties with their children and other family members.

Despite older people's clear preferences for maintaining their autonomy and postponing co-residence with children, the survey results show that multigenerational extended households continue to constitute the dominant living arrangement for older people in urban La Paz. This points at the continuing interdependence between generations and the importance of living arrangements as a form of reciprocity. It also highlights the impossibility of considering older people's livelihood strategies in isolation from younger people's with the wellbeing and success of one generation inextricably intertwined with the other. While this may be positive in some cases, when older and younger generations can provide mutual support and share resources, at other times it

can put older people under increased pressure at a time when their resources and strategies are already under strain. The rise in extended family households may also reflect a lack of other strategies at this time (both for older and younger generations), as well as the impact of societal pressure, based on a mythical vision of the past where generations happily resided together. Far from representing a situation of support for older people, the majority of these households seem to exist for the benefit of younger generations, with the high cost of housing, widespread unemployment and the rise in single-parent families putting new pressures on older people to provide for their children for longer.⁵³

Older people's preferences about where to live reflect the relative values they place on different functions of living arrangements (independence, company, care, security). Whilst these preferences are often restricted by constraints of a personal, social or external nature, it is clear that where they have a choice, older people put a high value on maintaining some kind of *autonomy*, either by residing in their own nuclear family or by living in extended households in which they maintain some control. Only the most infirm, the disabled or the very oldest, who are unable to reciprocate, seemed willing to 'depend' on their children's hospitality, although even in these cases it is rarely a straightforward case of dependence, with older people having invested in these relationships in the past with a view to reaping the rewards at the end of their lives when they are no longer able to reciprocate. For most older people, dependence is not an option, or indeed a desirable way to live. The majority walk a tight rope between maintaining some kind of autonomy and 'being there' for (as well as being supported by) their families. This may be because for older people, living arrangements form just one of a portfolio of different livelihood strategies, with decisions about where to live complementing decisions on labour strategies and network strategies to maximise wellbeing in old age. Most older people prefer to maintain a diverse set of livelihood strategies in old age, reducing their vulnerability by relying on a number of different sources of income and support. Whilst some living arrangements accommodate this diversification of strategies, allowing older people the independence to maintain a range of activities, other living arrangements may subsume all individual strategies into one

⁵³ While the percentage of the population aged 15 and over that were separated or divorced only rose slightly between 1994 and 2002 (from 6.0% to 6.2% for women and from 1.5% to 2.2% for men), for older people the rise was much sharper (from 5.2% to 10.3% for women and from 2.8% to 5.2% for men) (CEPAL Gender Statistics: www.eclac.org/mujer).

overall household strategy, obliging older people to forgo their independence to the benefit of their co-residents. In these cases older people are forced to sacrifice their autonomy or individual strategies and are often left feeling powerless and dependent.

It seems, therefore, that one way to judge the adequacy of older people's living arrangements is by assessing the extent to which they allow for livelihood diversification. This may be possible in solitary, nuclear or extended households and is less to do with household composition than with relationships within the household and the extent to which they allow older people to maintain their autonomy. Different kinds of living arrangements work for different older people, with some happily accepting a diversification of strategies *within* the household (through reciprocal ties with other household members, for example), whilst others prefer more flexible living arrangements that allows them to maintain strategies in the wider arena of their communities and society.

CHAPTER 5

LIVELIHOODS AND SOCIAL NETWORKS

5.1. Introduction

This chapter investigates the role of social networks in contributing to older people's wellbeing and survival strategies. It explores how people develop and sustain social networks in old age and how these networks represent a form of social capital that is often the outcome of strategies developed earlier in the life-course. The chapter explores the kind of networks that older people have, in terms of composition and function, how these networks work in practice and the factors affecting their reliability as a livelihood strategy. It pays particular attention to family networks and examines their role in providing an alternative to formal support mechanisms in maintaining older people's emotional, practical and economic wellbeing. The chapter begins by exploring the composition and functioning of social networks. It then highlights the important role of family networks in old age, questioning how these are formed and how they differ from other networks in terms of the relationships and obligations that exist and exploring the debate about their reliability as a form of support. The chapter then looks more specifically at family networks in urban Bolivia, particularly extra-household networks and the way they function. Drawing on household survey data from the three case study zones it examines older people's networks as a hub of interdependent relationships between different generations and family members. Finally, it analyses what affects the reliability of these networks in old age, examining the role of life course factors as well as older people's ability to continue participating in these networks.

5.2 Social networks and livelihoods

Social networks are defined here as the set of relationships and connections that people maintain with kin, friends and neighbours.⁵⁴ These networks can act as important hubs of exchange of goods, services and information and can be important in old age when people may be less able to survive on their own resources due to reduced earning

⁵⁴ Kin is defined here as all people related by blood or by marriage, regardless of the level of contact maintained.

capacity and weakening physical status. Through sharing, pooling and reciprocity, networks can therefore play a crucial role in managing risk and maintaining individual wellbeing as well as contributing to household welfare. In Bolivia, social networks have been shown to have a positive impact on improving household welfare and income, particularly amongst poor households, especially when they facilitate people's access to local institutions and political contacts (Gray Molina et al. 1999; Grootaert & Narayan 2004). The effectiveness of social networks differs according to their size, composition, closeness of participants, frequency of contact and the level of exchange taking place, with their usefulness in old age depending both on older people's situation in the present as well as relationships negotiated in the past. Social networks can therefore be seen as the product of a strategy that older people must actively maintain in the present, but also as a livelihood asset, in the form of social capital, which they may have built up through relationships developed over the life-course (Hareven 2000).

The extent to which older people draw on their networks as a livelihood strategy, and the activities they develop within these networks vary according to the network's composition and the older person's ability to participate. Networks tend to work on a principle of participation and interdependence between members, but those based on closest kin or co-residents may be characterised by pooling and generosity, whilst those based on more distant kin, or inter-household exchanges, are more likely to be based on exchange and more balanced two-way interactions (Sahlins 1965; 1974). These two types of exchanges are not necessarily mutually exclusive, with older people more likely to engage in altruistic or 'generalised' exchanges with close kin (particularly children), while exchanges with distant kin are more likely to be 'balanced' and motivated by mutual self-interest (Finch 1989; Silverstein et al. 2002).

Older people may therefore exercise different kinds of strategies depending on the composition of their networks, with some exchanges aimed at securing their own livelihoods (by ensuring that they receive the same value of goods or services that they have given), whilst others seek to secure the livelihoods of their closest kin or co-residents. Given that in most cases, older people's social networks are based on kin, with relationships and commitments developed over the life course tending to bind together older and younger generations, it is family networks that are the main subject of this chapter (Kendig, Hashimoto, & Coppard 1992).

5.3 Family networks

5.3.1 Network membership

Family networks are defined here as those composed of kin: members of their nuclear family (principally children) or extended family (siblings, grandchildren, cousins or in-laws). Other research in Latin America has shown how networks based on kin tend to form the main hub of social relationships and support for all age groups (Lomnitz 1977; Willis 1993). The role of kin takes on particular importance in old age, however, when declining labour force participation and the risk of reduced mobility and extra-household activities may limit older people's contact with non-kin (Wentowski 1981). Similarly, old age raises the risk of losing members of one's own cohort, with friends and contemporaries more likely to have passed away and physical frailty making it more difficult to maintain regular contact. Whereas the cessation of regular contact and ongoing exchanges may have detrimental effects on networks based on non-kin, relationships with kin tend to display more durability, linked to the fact that blood kinship is 'irrevocable', unlike the more tenuous ties of friendship or geographical proximity (Finch 1989).

Which kin form a family network is a matter that varies from one older person to another depending, amongst other things, on their age, gender and the relationships they have developed with certain kin over the life-course, affected by historical events, personal circumstances and cultural heritage (Hareven 1994). Although children are the most likely to act as 'effective kin', more distant relatives may also play an important role, although this often results from individual circumstances rather than in response to any set of normative rules about support in old age. Children are also more likely to remain permanent members of the network while other relatives come and go at different points of the life-course. While some kin (principally those related by blood) are automatic members of a family network, other kin (related by marriage) may be less reliable members, whose presence in the network may be more dependent on exogenous factors (the level of friendship and trust as well as frequency of contact and ability to reciprocate). Kin related through marriage rather than blood are more likely to disappear following the loss of a partner, possibly leaving the older person vulnerable at the very time they most need their family networks. This differs by gender, with women shown

to be particularly vulnerable to isolation and weakening networks when they lack the support of their partner's family (González de la Rocha 1994; Willis 1993).

5.3.2 Influencing factors

Despite the importance of family networks in old age, their reliability as a form of support is debatable. This is partly due to the impossibility of pinning down any normative rules about how they work in practice. In many ways, family networks are highly unpredictable. Their size, structure and reliability are dependent on a combination of demographic, social, cultural, economic and structural factors, which can affect both their composition (and availability) and the way they function. Demographic factors, such as falling fertility rates (which have fallen from 6.8 to 4.0 between 1950-2000) and rising life expectancy mean there may fewer younger family members to balance out the longer-living older members. Social and cultural factors can also affect which kin people interact with. In Bolivia's patrilocal marriage system women often leave their families to live near to their husband's family, with implications for women's networks and the extent to which blood kin may be replaced by kin through marriage. Similarly, changing social conditions, such as the rising proportion of separated older people in Bolivia (which doubled between 1994-2002 from 5.2% to 10.3% for women and 2.8% to 5.2% for men) may undermine ties with kin through marriage (CEPAL 2002). The rise in single-parent families also affects the composition and intensity of family networks, with older people's role as grandparents often taking on more significance in the absence of one parent.⁵⁵

Economic factors such as unemployment and the rising cost of living are responsible for 'stretching out' kinship networks through migration that distances family members geographically. While there is growing awareness of the older people left behind in rural areas, less attention has been given to migration's effect on older people in urban areas, with the geographical mobility of younger family members in search of better employment opportunities elsewhere, meaning that elderly parents in urban areas like La Paz may also find themselves 'left behind' (Tannuri-Pianto, Pianto, & Arias 2004). Conversely, economic factors can strengthen family relationships as rising costs of living oblige kin to become more dependent on one another, as shown in Bolivia and

⁵⁵ The proportion of women of all age groups living in single-parent families in urban Bolivia rose from 8.7% to 11.4% between 1994 and 2002, while for men the figures rose from 7.0% to 8.7% (CEPAL)

Mexico (Gill 2000; Lomnitz 1977). Finally exogenous structural factors such as the existence (or absence) of social policies can alter how individuals perceive or value kin. The incentive of 'family benefits', for example, may affect people's decision to have more or less children, whilst old age transfers such as the *Bonosol* may influence the younger generation's attitudes towards older people and willingness to actively participate in family networks.

5.3.3 Family networks in decline?

Concerns about the ability of family networks to offer support in old age follow the argument that modernisation may be undermining the relationships between generations, leaving older people isolated and vulnerable (Cowgill & Holmes 1972). Research in industrialised countries has argued that family breakdown combined with increasing individualisation have led to a loss of collective goals that used to maintain the family as an institution for satisfying basic human needs, while other institutions (public and private) have usurped its functions of socialisation, support and resource allocation (Bengtson & Martin 2001; Popenoe 1993). Beck (1992: 89) links modernisation with a new form of individualisation undermining the family, changing it from an accepted structure to something that has to be established, maintained and renewed by each individual: "Negotiated family" comes into being, in which individuals of both genders enter into a more or less regulated exchange of emotional comfort, which is always cancellable'. The extent to which this is true for developing countries such as Bolivia is debateable, with family still providing the main source of support for many older people in the absence of the public and private institutions present in industrialised countries. Nonetheless, the issue of declining family support networks was highlighted as a key concern for developing countries at the First UN International Conference on Ageing in 1982, spurred by concerns regarding how urbanisation, labour mobility and the emancipation of women may be responsible for changing values and lack of filial respect for older generations (Cowgill 1972; 1974; 1986).

Numerous criticisms exist of modernisation theory, not least its idealisation of pre-industrial family structures and tendency to dichotomise 'traditional' and 'modern'. Research in urban Africa clearly shows that changes in family support may be more closely related to changing material circumstances than any normative shift (Aboderin

2004). Modernisation theory also tends to equate the reduction in co-residence of older and younger generations with a decline in family support, as if 'family' were synonymous with 'conjugal household' and extra-household familial relations did not exist (Harris 1981). Understanding the state of family networks requires a more complex analysis of the relationships within them, as well as a historical perspective that considers how these relationships have changed over time. The family is a 'process', not a 'structure', and one that is in a continual state of flux.

In developing country contexts, there is still no clear consensus on the state of family networks. The assumption that networks may be in decline is undermined by evidence that many older people not only continue to reside in multi-generational households but also rely on extra-household family members as their main source of support (Cattell 1997; Goldstein, Schuler, & Ross 1983; Kreager & Schroder-Butterfill 2004). Nonetheless, there are also concerns that family support may not be enough to protect older people from vulnerability and poverty in old age, making it necessary to examine the nature of family networks and the key factors affecting their quality (Gorman & Heslop 2002). More research is therefore needed on why some family relationships are more supportive than others for 'whilst reduced physical presence or competing time demands may indeed affect the availability of kin to provide care-giving or domestic help, they may have no bearing, or even positive effects, on other support dimensions such as material or emotional support' (Aboderin 2005: 5).

5.4 Family networks in Bolivia

5.4.1 Extra-household family networks

While co-residents (both kin and others) play the major role in supporting older people, it is wrong to see residential separation as a sign of weak ties or absent support. In fact, older people's family networks usually extend beyond the household, with other kin often providing as much support as co-residents. As Chapter 4 showed, in many cases older people deliberately avoid (or postpone) coresidence with adult children but still wish to maintain regular contact with them, while maintaining a certain level of autonomy (Spitze & Gallant 2004). This feeling was echoed in interviews with younger people in La Paz, who, despite choosing to set up their own homes, still maintained regular contact and strong reciprocal ties with their parents. Young women in the case study zones explained how geographical separation did not reduce mutual obligations, describing how they would regularly visit their parents in the countryside, taking gifts of oil, sugar and rice in exchange for fresh produce from their parents' land. As one young mother in Ladrilleras explained:

They give us everything; they kill a sheep; they feed us, lots of things. We all cook together, and we take shopping from here as well, so they expect us to come with things. We take them everything there is but most importantly sugar, which there isn't there and kerosene, so that now they have everything they need.

They also exchange help and support, with young children often sent to be cared for by their grandparents during the summer (or to help with the harvest later in the year), and with older people coming to stay in the city. Nonetheless, increasing migration flows may make it more difficult to maintain active family networks. Young migrants rarely planned to return to their communities to care for their parents, however, and saw too many difficulties in trying to bring them to the city. As another young woman in Ladrilleras explained:

And here, what will they do and how will they live? There they don't do much, but at least they have their plot of land for growing food, and my father can work the land.

In many cases, younger people's absence was mitigated by one sibling remaining with their parents in the countryside. Sons or daughters in the city, however, were still expected to visit their older parents regularly. They could also provide accommodation, translation and support when their parents needed to come to the city to resolve issues

of documentation or other bureaucratic procedures. While there are obvious disadvantages in young kin migrating to urban areas, therefore, there are also clear advantages in having a young family member in the city. None of the younger people interviewed seemed to express guilt at being away from their parents, with an acceptance that circumstances had changed and that both sides had to adapt. As one young female migrant in Ladrilleras explained:

There used to be lots of us around the house but one by one we've all come [here]. Now we have our partners [caring for our parents] is not an issue, they just have to be on their own ... When they're alone they say 'who's going to help me now?' and sometimes there's nobody to help them so then they just have to look after themselves.

Although it may appear to outsiders it may appear that these changing conditions are weakening family networks, it may therefore be the circumstances rather than values are changing. Both younger and older generations still seem to consider that it is the family's responsibility to care for older people. The question is, what is meant by 'care' and how are these responsibilities actually put into practice?

5.4.2 Terms of exchange

Discussion of family networks in old age often revolves around the subject of 'support' but this the concept of 'reciprocity' is often more helpful, signalling a relationship of interdependence in which both sides participate. Despite the general agreement about mutual responsibility between parents and children, there was a surprising lack of consensus in the case study areas on the exact rules defining these responsibilities or their contents. Behaviour seemed to vary a great deal with no clear agreement on what constituted the right or wrong kind of reciprocity.

One clear feature of family networks, however, was the asymmetry, in both the type of exchanges and direction of support flows. Whilst it is inevitable that reciprocal exchanges rarely achieve the balance of market exchanges, resembling a form of barter, rather than a precise transaction, one would nonetheless expect that exchanges are only made when something of similar value is anticipated in return. This was not the case in parent-child relations, however, with a clear pattern of parents giving more, over a longer period of time and more consistently and to their children than they ever received

in return.⁵⁶ This may be explained by the asymmetry of the parent-child relationship, whereby each child has only one set of parents, whilst parents may have a number of different children, making it easier for children to shirk their responsibility and pass it on to another sibling – something that parents cannot do. The stronger obligation from older parents to children also explains why, once adult children started their own families, their loyalties seemed to shift direction, from their parents to their children. Thus, rather than repaying their older parents for the support they received in childhood, younger parents in La Paz prioritised their own children, engaging in a type of indirect reciprocity rather than a direct one.

Asymmetry also exists in the type of support exchanged by parents and children, with parental support often virtually unconditional, whilst support from children was rarely so absolute. Although older parents often hoped their children would support them in times of need, they recognised that this would not necessarily happen and was to some extent dependent on the promise of future inheritance. Thus whilst children were generally guaranteed parental support regardless of how they behaved, whether they gave anything back in return was dependent on their parents' behaviour, which could to a certain extent be described as leading older people to 'reap what they had sowed'. As one older man, Esteban, in the Zona Central focus group explained:

There's a saying that in life you pay. You pay, and if I have done something wrong, then I will have to pay for it, but if I've done something good, then I will be happy and I am sure that that child or grandchild will at least love me, respect me.

While those older people with compassionate children maintained that children's support was a matter of good upbringing and 'reaping what you sow', others saw it as a more complex matter, dependent on a certain amount of chance and good luck. Others were more cynical and believed that children's support was neither based on past exchanges nor luck, but rather on what children thought they could receive in return. Thus while children could expect parental support regardless of circumstances, older people were faced with major uncertainty as to both the capacity and willingness of their children to reciprocate. The question is, given this uncertainty, why do parents continue to support their children and give more than they are ever likely to receive in

⁵⁶ Research on intergenerational wealth flows and familial obligations showing a higher level of consensus on obligations from parents to children than the other way around (Caldwell 1976; Finch & Mason 1993)

return? One possible answer is that children are treated as a type of insurance policy, into which older people continue paying the premium despite never making any claims, just in case some disaster should arise in which they need to call for help. Similarly, while parents recognised that their children's support was uncertain even when they continued to 'pay', it was even less likely in cases where they did not. Another possible answer is short-term memory, whereby elderly parents forget that they too switched their loyalties from parent to child in the past and continue to base their expectations of children's support on the support that they gave to their children in the past, rather than a reflection of how they treated their own parents.

Some parents to maintained certain 'bargaining chips', such as the promise of inheritance or the provision of housing or help, as a means of ensuring their children's good will. One sprightly widow in San Jacobo expressed fears that her children's support was dependent on her ability to keep reciprocating and that once she became too old to contribute (thereby losing her bargaining chips) they would abandon her:

Now I'm still strong and I'm working so I can support [my children] and help them with everything. But I don't know what they'll be like when I am older. Maybe they'll say 'no' when I'm older and I can't even walk. Maybe they'll say 'you're a burden' ... or they'll get bored when their mother is useless. That's the way it is then, we can't say that they're going to look after us or not, that all depends on them and you can't force them either

Even parents who considered their past 'investments' to be enough to guarantee support in the future were often disappointed. As one older father, Jorge, commented in the San Jacobo focus group:

Some older people say 'I've given my son a good education, he's professional and he earns well, he's an engineer, so he'll look after me.' You hear a lot of that, those words 'he has to look after me', but sometimes the son gets bored and he takes them to the *asilo* [old people's home]

Thus, rather than a stable investment with guaranteed returns, parental support may actually be more like the purchase of a lottery ticket. Without making the purchase (investing in the child) one is unlikely to gain any reward, but even with the purchase (investing in one or many children) one can still not be guaranteed a return. Despite this uncertainty, in the view of many older people, investment in one's children is more of an insurance policy, a means of ensuring that should the occasion ever arise, children will remember their parents' kindness and care and repay it in a similar way.

5.5 Family networks in practice

5.5.1 Composition of networks

As part of the household surveys, the first older person in each household was asked about the contact they maintained with different non-resident family members.⁵⁷ The results showed that children, most of whom were married and living in La Paz, were the principal members of older people's external family networks (Table 5.1).

Table 5.1: Demographic characteristics of external family networks

		Proportion of each sex (%)	Child of older person (%)	Married (%)	Living in La Paz (%)	N
Family members offering economic support	Male	51.4	94.4	72.2	54.6	108
	Female	48.6	93.1	78.4	55.9	102
Family members offering weekly support	Male	52.5	90.6	72.8	84.8	191
	Female	47.5	87.3	78.6	83.2	173
Most supportive family members	Male	52.4	96.0	78.7	66.7	75
	Female	47.6	88.2	76.5	66.2	68
All reported external family members	Male	53.6	88.9	73.3	66.0	442
	Female	46.4	88.6	75.5	69.2	383

Surprisingly, a slightly higher proportion of sons than daughters were considered to be 'supportive' family members, although this may reflect the greater likelihood of sons living close to their parents' home. It may also reflect the lack of economic support given by daughters and be indicative of the weaker economic position in which women of all ages find themselves, with older women receiving more support while younger women are less able to give it, indicating the vicious circle of dependence into which many women fall over the life-course. An interesting gender difference in these networks, however, is that while older people's children tended to play the most important role, in cases where support was given by other relatives (such as grandchildren, siblings or nephews/nieces) they were more likely to be female than male. This is particularly evident when we consider the family members deemed to be

⁵⁷ See Chapter 3 for further information on the survey methods.

‘most supportive’ by their older relatives, with 96% of the males being the older person’s son, while only 88% were daughters. This may be indicative of gender differences regarding care and support, with women more likely to take on a caring role, whether due to cultural norms or their greater ‘embeddedness’ in the family, compared to men, whose loyalty may be limited to parents and who are therefore less likely to offer support to aunts, uncles, siblings or grandparents (Molyneux 2002).

Predictably, location also influenced the type of support given by external family members, with those living in La Paz more likely to provide ongoing practical support, visiting their elderly relatives at least once a week and helping with chores, while family members offering economic support were less likely to live in the city, possibly compensating for their absence by sending remittances. Interestingly, location did not seem to influence older people’s perception of support, however, with those family members nominated as being the ‘most supportive’ being as likely to live out of La Paz as within the city, possibly because they were more likely to offer economic support than family members living close by.

The different contributions made by male and female family network members is shown in Table 5.2, which considers the factors leading certain members to be considered the ‘most supportive’. It shows that the contributions for which family members are most appreciated and which differentiate the ‘most supportive’ from the others was their capacity to give *economic* support. This was particularly true for male relatives, for whom there was little difference in terms of the frequency of visits, practical or emotional support given, but for whom a higher proportion of the ‘most supportive’ (57.3% compared to 29.6% of all males) provided economic support. In the case of female relatives, although economic support was also more prevalent amongst the ‘most supportive’, so too was practical support and to a lesser extent, daily contact, indicating that they are expected to provide, or are appreciated for, other aspects of support than simply economic ones.

Table 5.2: Types of support given by extra-household family members by gender

		Visiting daily %	Giving economic support %	Giving practical support %	Giving emotional support %	N
'Most supportive' family members	Male	24.0	57.3	14.7	24.0	75
	Female	33.8	48.5	26.5	23.5	68
All reported extra-household family members	Male	20.6	29.6	13.3	35.5	442
	Female	27.4	31.1	17.0	33.2	383

5.5.2 Networks around older people

The information given in household surveys about which non-resident family members older people maintained contact with has been disaggregated here to show how this differed between older people living alone, those living in couples (either 'empty nest' or with others) and unmarried older people not living alone. Where there was only one older person in the household, the information is disaggregated by gender, but in households with more than one older person (and therefore a shared external family network) this is not possible.⁵⁸ As Table 5.3 shows, although most older people surveyed (64%) actively maintained contact with at least one non-resident family member, an astonishing one-third of older people appeared to have no external family network and only one half of older people saw a non-resident family member more than once a month.

⁵⁸ In each household only *one* older person was interviewed, hence the difficulty of distinguishing separate extra-household networks for different older people within the same household.

Table 5.3: Contact and exchanges with extra-household family by gender and living arrangements

	In contact with non- resident family member (%)	Sees non- resident at least once a month (%)	Receives support from at least one non-resident (%)	Gives support to at least one non-resident (%)	N
Alone					
Older men	93.3	66.7	80.0	73.3	15
Older women	91.3	73.9	56.5	69.6	23
Couples					
Empty nest	55.3	42.1	44.7	44.7	38
With others	53.0	42.6	33.0	33.0	115
Unmarried not alone*					
Older men	65.0	50.0	47.5	47.5	40
Older women	73.1	60.6	52.9	51.9	104
Older people in other households**	33.3	22.2	16.7	16.7	18
All households of older people	63.7	50.7	44.5	44.8	353

Notes: * In cases where there are no other older people in the household

** This includes households of more than one older person, but not formed by a conjugal couple, such as siblings or parents and children

The level of contact and exchange depended on a number of factors, such as location, household structure, marital status and gender. Older people in Ladrilleras maintained significantly higher levels of contact with their extra-household family members than older people in San Jacobo or Zona Central, as well as receiving more support from these relatives.⁵⁹ This could be explained both by the geography of Ladrilleras, with more availability of affordable land and cheaper property than the other two zones, enabling family members to live separately but within closer proximity. It could also reflect the stronger family ties amongst older people of indigenous descent, with 96.9% of older people in Ladrilleras of Aymara or Quechua ethnicity, compared to 87.8% in San Jacobo and only 70.4% in Zona Central.

⁵⁹ 64.2% of older people in Ladrilleras saw non-resident family monthly or more (compared to 50.9% in San Jacobo and 42.1% in Zona Central), significant in a chi square test at $p < 0.005$; 57.9% of older people in Ladrilleras received support from family (compared to 39.6% in San Jacobo and 39.5% in Zona Central), significant at $p < 0.05$.

Predictably, those who maintained most contact with family members were older people living on their own (61% of whom were women).⁶⁰ Marital status and household type also affected the level of contact, with unmarried people not living alone, particularly older women, maintaining more regular contact with non-resident family members than married older people. This may be due to the greater levels of freedom and autonomy amongst unmarried women, with other research in Latin America showing that they may have more flexibility than married women to develop their own networks (Willis 2000).

The older people least likely to have external family contacts were those still living with their partner (possibly explained by the fact that they are therefore more self-sufficient and less in need of a wider family support network). Interestingly, there appears to be no difference in frequency of contact with non-residents of older couples living without children (empty nest) and those in larger households, although empty nest couples were more likely to participate in exchanges of support. The other group with few other family contacts were those living in uncommon household configurations (older people living with a parent, sibling or friend). It is possible that these older people lacked other family members (often being unmarried or childless) or were already living with the only family they had.

Generally exchanges within these family networks tended to be fairly balanced, with as many older people giving support to non-residents as receiving support (44.5% and 44.8% respectively). It is not clear, however, whether the givers and receivers in their family networks are necessarily the same people. There was also a strong correlation of giving and receiving for each household type, except for older people living alone, with solitary older men engaging in slightly more exchanges than women as well as receiving more than they gave, contradicting the stereotype of female heads being more needy than males (Chant 2004).

The types of exchange taking place within older people's family networks can be disaggregated into different categories of material exchanges (money, food, clothing or

⁶⁰ Older people in solitary households had twice as many supportive family members as those in other households (1.61 compared to 0.84, significant at $p < 0.01$ in a chi square test), as well as seeing more family on a regular basis (2.05 compared to 1.61 for other households, significant at $p < 0.001$).

accommodation), practical exchanges (care, assistance or help with chores) and emotional exchanges (affection, friendship or company). These differed by zone, with older people in San Jacobo three times as likely to offer economic support to relatives as those in Ladrilleras or Zona Central, reflecting the stronger economic position of older people in this zone and the higher level of pension receipt.⁶¹

Table 5.4: Exchanges between older people and external family members

	Receives			Gives			N
	Economic support	Practical support	Emotional support	Economic support	Practical support	Emotional support	
Alone							
Older men	13.3	20.0	60.0	6.7	20.0	60.0	15
Older women	34.8	13.0	34.8	8.7	13.0	34.8	23
Couples							
Empty nest	10.5	5.3	28.9	5.3	5.3	28.9	38
With others	10.4	5.2	20.0	7.8	5.2	20.0	115
Unmarried not alone							
Older men	7.5	5.0	37.5	7.5	5.0	37.5	40
Older women	16.3	8.7	39.4	6.7	8.7	39.4	104
Older people in other households	5.6	5.6	5.6	5.6	5.6	11.1	18
All households of older people	13.3	7.4	30.6	7.1	7.4	30.9	353

As Table 5.4 shows, the most common form of exchange was emotional, with almost a third of all older people giving and receiving emotional support. The least common form of exchange was economic, with only 13.3% of older people receiving remittances and only 7.4% economically supporting non-resident family members. Interestingly, while exchanges of emotional and practical support were strongly reciprocal, with similar proportions of older people giving and receiving, economic exchanges were more likely to be directed at the older person without being reciprocated. This may reflect the stronger economic position of older people's children once they have moved

⁶¹ 13.2% of older people in San Jacobo offered economic support to non-residents, compared to only 4.2% in Ladrilleras and 4.6% in Zona Central (significant at $p < 0.05$ in a chi square test).

out of the family home and their ability to support their parents, compared to co-resident children who, as we saw in Chapter 4, often depend on their parents economically. The older people benefiting most from economic support were unmarried older women, with 34.8% of those living alone and 16.3% of those in larger households receiving economic support, compared to only 13.3% and 7.5% of unmarried men in similar situations, possibly reflecting children's greater loyalty to their mothers than fathers.

5.5.3 Networks around younger people

Older people also play an important role in younger people's family networks as shown in the surveys of households without older people (AC households). Younger people were asked what kind of contact they maintained with elderly relatives. Amongst the 262 households without an older person, 95% of the householders interviewed maintained contact with at least one older person and 31% with more than one older person. This high incidence may reflect the fact that most interviewees (65%) were women, who may value intergenerational ties with parents and grandparents more highly and therefore be more likely to report these ties than younger men.

In the majority of cases (60% of all reported older relatives) the older person with whom they maintained contact was a parent or parent-in-law, although in 30% of cases (often when the interviewee was too young to have 'older' parents) it was a grandparent. Less commonly found were older siblings (particularly brothers) and aunts (but rarely uncles). The relationship of the older person depended on the gender of the interviewee, however, with younger men more likely to report ties with their fathers than mothers, while women were slightly more likely to maintain contact with mothers. Female interviewees were also more likely to maintain contact with parents-in-law than male interviewees, reflecting the patrilocal system mentioned earlier. For the same reasons male interviewees were more likely to have contact with their grandparents, siblings, uncles and aunts, while women's separation from their family home lessened the likelihood of regular interaction with their blood kin and made relationships with kin by marriage more likely.

Table 5.5: Relationship of older person to interviewee by gender of interviewee

Older relatives in younger people's family networks	Male interviewees (%)	Female interviewees (%)
Father	23.7	20.7
Mother	14.9	25.4
Father-in-law	6.1	7.5
Mother-in-law	5.3	11.3
Uncle	2.6	1.4
Aunt	5.3	3.3
Grandfather	14.9	13.6
Grandmother	20.2	14.1
Brother	4.4	0.5
Sister	0.9	1.4
Other	1.8	1.0
All	100	100
N	114	213

Analysing the distribution of all reported older relatives (a total of 327 amongst the 262 households surveyed), while there was an equal distribution of the sexes amongst parents, there were more older mother-in-laws than father-in-laws, more grandmothers than grandfathers and more aunts than uncles, although none of these gender differences was statistically significant (Table 5.5). The larger number of reported female relatives could be explained by the greater longevity of older women and the fact that when the interviewees' parents were either too young or had already passed away, there was a higher probability of them having an older *female* relative than a male one. Older female relatives were also more likely to be seen on a regular basis (53% seen at least monthly, compared to 45% of older male relatives), but it was younger men, not women, who were more likely to see their older relatives on a weekly basis, while women were more likely to see their in-laws, once again due to patrilocal residence patterns (Table 5.6).

Table 5.6: Frequency of contact according to gender of interviewee and relationship with older person

% of relatives seen by interviewees:	Male interviewees			Female interviewees			N
	Daily	Monthly	Once a year or less	Daily	Monthly	Once a year or less	
Father	11.1	48.1	18.5	15.9	50.0	20.5	71
Mother	23.5	41.2	11.8	9.3	48.1	20.4	71
Father-in-law	0	28.6	57.1	12.5	50.0	31.3	23
Mother-in-law	0	33.3	50.0	12.5	37.5	37.5	30
Grandfather	11.8	47.1	23.5	10.3	44.8	27.5	46
Grandmother	21.7	78.3	8.6	3.3	56.7	23.3	53
Aunt/Uncle	11.1	66.7	22.2	0	30.0	25.4	19
Sibling	0	16.7	50.0	25.0	100.0	0	10
Other	0	50.0	50.0	0	50.0	50.0	3
All relatives	13.2	50.9	22.8	10.3	48.4	25.3	327

In terms of exchanges between younger and older relatives, practical support (in the form of food, care, visits or clothing) was most common, while economic support alone was least usual (Table 5.7). Despite the finding children maintained more contact with fathers than mothers, a larger proportion of fathers (11.3%) received no support at all while only 4.2% of all mothers and 3.3% of mothers-in law received nothing.

Table 5.7: Types of support given to older relatives according to their relationship to the interviewee

Interviewee's relative	None	Emotional only	Practical support	Economic only	Economic and other	Total	N
Father	11.3	12.7	38.0	4.2	33.8	100	71
Mother	4.2	19.7	36.6	0	39.4	100	71
Father-in-law	13.0	21.7	56.5	0	8.7	100	23
Mother-in-law	3.3	23.3	53.3	3.3	16.7	100	30
Grandfather	8.7	37.0	30.4	2.2	21.7	100	46
Grandmother	9.4	32.1	37.7	1.9	18.9	100	53
Other	36.4	42.4	15.2	3.0	3.0	100	33
All relatives	11.0	25.4	37.0	2.1	24.5	100	327

The gender of the younger person also affected the levels of exchange with their older relatives, with young men twice as likely not to support any older relatives at all (16% of male interviewees compared to 9% of females), and for any support they did give to be of a more economic type, whereas young women were more likely to offer care, affection and practical support. Male interviewees also tended to give more support to fathers, while female interviewees were more likely to support their mothers. These figures may also reflect the different way that young men and women report their relationships with older relatives, with men referring to their fathers when they mean both parents.

When analysing the types of older people who form part of young people's networks it is evident that parents are the most important members. Marital status seemed not to affect the support that parents received, although living alone seemed to raise the chances of support for older women, with 21.4% of supported older women living alone, compared to only 8.1% of those who did not receive help. Location also influenced the exchanges that took place, with older people living away from the city of La Paz receiving more support from younger kin than those who lived nearby, possibly because distant children compensate for lack of regular contact by providing support in other ways. Also noteworthy are the different educational levels of older people receiving support, who tended to have less education and a higher rate of illiteracy. This was true for both sexes but particularly for older women, 62.5% of those supported being illiterate compared to only 33.9% of unsupported women. This also coincides with the different ethnicity of the two groups, with a higher proportion of monolingual Aymara and Quechua speakers amongst supported older people, reflecting the stronger kinship ties amongst this ethnic group. It therefore appears that it is more vulnerable older people (those belonging to an ethnic minority, living alone, illiterate or living far from their children) who may be more likely to be included in younger people's extra-household family networks, although the extent to which this provided them with actual support (economic or practical) often varied according to these older people's ability to reciprocate, as explored in Chapter 6 (Table 5.8). Interestingly, there was no difference in the mean ages of older people receiving support or not, nor was there any difference in the mean number of children the older person had indicating that larger families are not necessarily more supportive (Kreager & Schroder-Butterfill 2004).

Table 5.8: Characteristics of older people receiving support compared with those who do not

	Economic and practical support		Emotional only or no support		All older people	
	Older men	Older women	Older men	Older women	Older men	Older women
Parents (%)	56.3	48.2	29.8	27.4	46.4	40.8
With partner (%)	56.3	41.1	57.9	35.5	56.9	39.1
Lives alone (%)	13.5	21.4	15.8	8.1	14.4	16.7
Lives in La Paz (%)	32.3	47.3	61.4	64.5	43.1	53.4
Illiterate (%)	38.5	66.1	17.5	33.9	30.7	54.6
No education (%)	32.3	62.5	17.5	29.0	26.8	50.6
Monolingual Aymara or Quechua (%)	8.3	17.9	1.8	3.2	5.9	12.6
Gives support to younger person (%)	94.4	95.7	50.9	71.0	71.9	80.5
N	96	112	57	62	153	174

5.5 Reliability of networks in old age

The reliability of family networks in old age depends on factors in both the past and present. Three fundamental factors affecting the strength of older people's support networks are kin, trust and reciprocity. Networks can be seen as a construction built over the life course where kin are the building blocks, without which the network cannot exist; trust is the mortar needed to keep the blocks together; reciprocity is the action of building, combining the bricks with the mortar to create a network.

5.5.1 Kin

While social networks can be formed entirely by non-family members, comprising of friends, neighbours or others, research in Mexico has shown that these networks are rarely as large, intense or stable as networks based on kin (Lomnitz 1977). Social and cultural factors affect their participation within a family network, differing according to each individual's 'system of mutual relationships, reciprocities, rights and obligations' and can change according to the phase of the life cycle (Jelin 1991:22).

Very old people at the end of their life course risked outliving kin of their own generation, as well as becoming physically frail and therefore increasingly isolated. This is particularly acute for widowed or separated older people (usually older women) whose family ties (particularly with in-laws) may be severed. One widow in San Jacobo explained how the combination of age and widowhood had left her feeling particularly isolated:

I don't have a mother, nor any relations, I don't even have a brother or sister, sometimes this makes me cry. I see my neighbours' brothers and sisters arriving and the affection with which they receive them, with such affection, with good food even, but I don't have that and it upsets me.

Childlessness is another major factor restricting older people's networks, as children and grandchildren tend to play an increasingly important role as people age. Childless older people may have to compensate for their lack of children with other kin or alternative strategies such as adoption, as research in Asia has shown (Schroder-Butterfill 2002). One older man in Ladrilleras, Alberto, who had married when his wife was too old to have children had taken in five nephews and nieces instead, investing in them as if they were his own children. This had not paid off in the long run, however, with no sign of reciprocity on their part:

Now my nephews and nieces are married - they married young. I said to myself, they will help me, but no, there's no support from them, they don't come to see me - once a year only they come. I said to myself, they'll help me since I helped them so much, it's their turn, but no, nothing...

When asked why his nephews and nieces offered no support, he explained how they only supported their own parents but that these loyalties did not extend to him as an uncle. While this corresponds with survey data showing that younger people rarely support older relatives other than their own parents, in some ways it is surprising that his role as a parent was not recognised, with studies in other regions showing how adoption can create lasting and supportive kinship ties (Schroder-Butterfill 2004a; Weismantel 1995).

Having few children, or children of only one gender is also an issue. While sons were seen as useful as an economic support, many older people felt their networks were weaker in the absence of daughters. One divorcee in Zona Central, Primitiva, regretted

that she only had sons, not daughters, and therefore lacked the type of affectionate care she desired in old age:

Daughters are the ones who always give more support. A daughter feels for her mother since she's also a woman. Also mothers understand and trust their daughters and I think there's better mutual understanding ... I see women who get along so well with their daughters and how they always worry about their mothers, while sons have strong characters and don't feel for their mothers.

Finally, migration can leave older people physically isolated, even when they have large families, especially when lack of employment obliges children to move away. The fear of distance from one's children was an issue that frequently arose in focus groups, with older people drawing attention to the vulnerability of their relatives in rural areas. As Julio, a widower in San Jacobo said:

Children really don't want to live in the countryside with them (the older parents). They leave to go to the city and they get work or some kind of job and they stay there. So the old people, grandparents or parents, are left abandoned and I see that they just don't have any other support apart from their children and once they've gone to the city they don't want to go back to their village. They stay here in the city for work.

One older widower, living in the countryside but coming to La Paz regularly to find temporary work, explained how, even with five children he was left alone in old age after his children were obliged to move away from their village to find work:

When they were still young they left. I knew that I could not bring up their children, put them in schools, give them a good education and everything, so after they finished their military service they wanted to marry and move away.

There was a difference in how older men and women responded to the lack of kin, however, with women tending to show more initiative in substituting children with other relationships instead. This may relate to the difference in men and women's perceptions of who comprises 'family', as well as the contrasting social experiences of men and women. Men's social relationships are often centred around work, compared to women's, which may have taken place in a wider domain, incorporating friends, neighbours and distant kin, although their networks may also have been limited by lack of participation in the labour market (Chant 1998; Willis 2000). In the case study areas, older women tended to have more diverse and heterogeneous networks of kin than older men, as well as being more adept at replacing kin with friendships or fictive kin to

maintain an active support network. Doña Mercedes, an older woman in Zona central who had migrated from Peru, been abandoned by her husband and never had any children, survived entirely from the charity of her friends. With no extended family, no income and no *Bonosol* (because of her nationality), she survived through her friendships:

[I live off] my friends. They give me things. Yes, they are good friends, very good friends and may God bless them. I have two (female) friends who always help me, they invite me to their homes, they always come and pick me up in their car, they are very good friends. And truly, my friends say to me 'Don't worry' they say 'because God knows why he hasn't given you any [children], nowadays children hit their parents.'

'Fictive kin' or *compadrazgo*, described as friends or acquaintances with whom closer ties are formed through the creation of reciprocal relationships, such as godparent (*padrino*), godchild (*ahijado*) or co-parents (*compadres*), often acted as an extension or 'back-up' of family networks (Albo 1976; Koch 2001). This was the case for Raquel, a childless widow living alone in San Jacobo, who had the foresight to prepare for her old age both by investing in land and a house and by embedding herself in a network of reciprocal relationships with friends, neighbours and fictive kin. These are now paying off as she is surrounded by *comadres* in a supportive community. Not all older people are as adaptable, however, or find it as easy to replace missing kin with friends or community. The ability to reconstruct one's support network in the absence of kin requires particular ingredients such as trust and reciprocity.

5.5.2 Trust

Trust is an essential ingredient of all successful relationships, particularly if these involve some level of deferred exchange or giving and taking that is not immediate and requires confidence in the other person's capacity and willingness to repay. Trust may explain why most support networks are principally formed by kin, with trust built up over a lifetime of interaction. This could explain the overwhelming agreement amongst focus group participants that the only people who could really be trusted for support in old age were family members, most particularly children, with trust based on a past understanding and shared history. One widowed father in Zona Central explained how children were the only ones who truly understood their parents' situation and with whom they could share their problems:

Mainly, we have to trust in our family, they're the only ones we can really trust. After that there's nothing. We tell them everything, from the little things to the important things, so our children know the situation. That's the trust that we have in our family.

The relationship between parent and child is also characterised by a relative freedom from the social inhibitions that might prevent people from asking for help. This did not necessarily extend to children-in-law, however, as one separated woman in San Jacobo explained:

We can trust our sons more than others, that is we can say to them 'give me that' or 'I want this'. The same with our daughters, but with our children-in-law less. We always have more confidence in saying to [our children] 'This hurts me, give me that, I need this.' A daughter-in-law will also give us those things but then she'll say to the son 'Why does your mother trouble me?'

Social norms enforce the fulfilment of family obligations with more social pressure on parents and children to 'deliver' in ways that more distant relatives or non-kin are not expected to do. While friends and neighbours may offer help and support, they are never relied on to the same extent as family members, as people fear that others may take advantage of them. One married older woman, Gertrudis, described neighbourly support in San Jacobo:

There are people who don't want to give anything and who think that they'll be taken advantage of. For this reason it's essential to know your neighbours well. Sometimes we trust people too much, and often we've asked and they've denied and then you can't approach them any more.

Another reason given for not depending on friends and neighbours to the same extent as family was the shame of having to *ask* for help, compared to the implicit agreement with family that support can be expected at times of need. Even with close friends and neighbours, older people often felt ashamed to ask for help as Elsa, an elderly married woman in Zona Central explained:

I have very kind neighbours and they tell me that whenever I need anything for my [disabled] brother I should just tell them, with all confidence, but I am ashamed to ask.

The combination of embarrassment, lack of mutual understanding and absence of a shared history of exchanges mean that trust between older people and non-kin is never as strong. This is not to say, however, that trust between kin can be taken for granted or that older people can automatically rely on their children's support in old age. Many

people expressed fear that in this case too, their trust would be betrayed. As one separated older woman in Zona Central regretted:

There's no point, I say, in trusting in your children from one moment to the other because once they get married they forget their mother, they forget their own mother and you can no longer say 'My son's going to look after me'.

The causes of broken trust often resulted from children's 'shifting loyalties' after marrying and starting their own families. Older women's trust in their sons seemed to diminish at the point when they had to compete with their daughter-in-law for their son's attention, while seeing their sons behave in a macho way (or repeating their fathers' misdemeanours) also caused mothers to lose trust in them. Trust in daughters seemed to be more constant, particularly amongst mothers, who expressed more faith in their daughters to care for them. Interestingly, while gender and trust were prominent issues in female focus groups, older men seemed to display little awareness of gender differences, as one elderly mother in San Jacobo explained:

Men don't care about their mothers, they don't trust us, but they trust their fathers and their father is like a brother to them. The son and the father are like brothers, and with the daughter it's the same, I think, it's like being sisters, the daughter trusts her mother more, that's the way it is

Older mothers generally seemed to have more trusting relationships with their children, having developed closer ties in childhood through their greater participation in child-rearing than fathers and shown themselves to be more dependable and reliable than men. As one mother from San Jacobo, Nilda, explained:

Most older women will be given a little bit of space because they [the children] think that the person they are giving a home to will co-operate, will help or sweep up. Men, on the other hand, well anyone, even you, wouldn't trust them, no? 'I won't have him because there'll be gossip – Why did he go here and there? What's he's up to?'

Thus, without trust, neither older people nor their kin are willing to enter into networks of exchange and to create reciprocal relationships. There was therefore a sense that trust could never be taken for granted, but was individually negotiated in each case, requiring input on both sides and depending on shared experiences in the past. Trust is therefore the essential adhesive that brings people together to facilitate reciprocity.

5.5.3 Reciprocity

Reciprocity is the mutual exchange of goods, services or information, a 'quid pro quo' where each party benefits from the exchange. Reciprocity can be seen as the investment needed to be 'accepted' as a network member. Although both parties (givers and receivers) should ultimately benefit, the return on 'investment' is rarely immediate often involving long time delays. Nor is it necessarily symmetrical, with some members contributing more than they receive and vice versa. Reciprocity is rarely a 'one-way' thing, with the concept of exchange and interdependence being more appropriate than dependence.

Older people therefore need either to be in a position where they can continue contributing, or to have contributed enough already to earn the ongoing good will of their kin, or to enjoy others' trust that they will contribute in the future (often in the form of bequests, usually of housing) since 'specific responsibilities emerge as part of longstanding relationships between the parties which have a past as well as a present, and anticipate a future'(Finch & Mason 1993: 28). In which of these situations an older person finds themselves is not immediately obvious to the outside eye: some older people who appear to be dependent, receiving without giving, may in fact merely be 'cashing in' on past contributions. It is therefore impossible to see reciprocity in the static context only of the present without taking into account relationships that have been nurtured over the life-course.

The extent of an older person's reciprocal relationships therefore depends on their behaviour earlier in life and the 'balance sheet' of earlier exchanges or promises of future exchanges. Four different categories of older people can therefore be identified: those who actively continue in relationships of exchange; those who are reaping the rewards of past exchanges; those who are giving more than they receive (either paying the costs of past exchanges or expecting future rewards in payment for what they are giving); and those who are not part of any reciprocal exchanges at all.

This first category - older people who continue in reciprocal relationships, both giving and receiving - are often still relatively young, healthy and in a position to continue making contributions, be they economic or practical. In the case of older men, these contributions are generally economic. Desiderio, a widower in San Jacobo who

supports his unmarried daughter and her children, provides accommodation and pays the bills in exchange for her taking care of domestic tasks. Older men rarely make practical contributions, however, compared to the wide range of contributions made by women: helping with childcare, cooking, cleaning and other domestic chores, as well as just providing a pair of helping hands. For this reason there are considerably more older women in this category of reciprocal relationships than men. This is reflected in children's preference to house mothers rather than fathers, since women are more likely to pull their weight for longer.

This category of ongoing reciprocators also includes older people whose networks are principally formed of distant or non-kin, characterised by a 'balanced reciprocity' that is less likely to survive in the absence of ongoing contributions and therefore requires the older person to maintain an active 'giving' role to maintain membership. Deferred transactions (either reaping rewards or paying costs) rarely take place in these networks due to the longer timescale involved and also the fact that they require the honouring of an obligation, for which there is less pressure on non-family. Several widows relied on friends and neighbours for support but always had to provide something in return. One widow in Ladrilleras explained how she had an active group of friends but how she always took something to share with them when they met:

They ask me for coca, and I say 'yes I've brought it' and I take it out of my bag, 'here it is' and I share the coca out, a little bit, and we chew together, 'it's very good your coca' they say, and 'yes' I say to them, and there we are, that's how we are.

The fragility of networks based on friendship was something that Arturo, an unmarried older man, recognised when he became disabled and could no longer socialise as much. One by one his friends stopped visiting him and he found himself increasingly isolated and dependent on his sister to provide all his support. Friends rarely have to honour obligations and can simply exit the network:

You know, at this age, you experience such ingratitude, the world is ungrateful, when I was young and I could give [my friends] something, it was all 'Hi there. How are you doing?' But now there's nobody. Nobody remembers me.

The second category - older people who are reaping the rewards of past exchanges - generally includes only those who are frail, or at the end of their life-course and

therefore unable to continue reciprocating. Elvira is an example of someone who appears to be totally dependent on her family. She is widowed, bed bound and no longer able to work, totally reliant on her son and grandchildren to bring her food and provide care; yet her past contributions have more than earned the support she now receives. Having worked all her life and sold her jewellery to raise the money, it was Elvira who paid the *anticretico* and furnished the one room apartment in Zona Central where her family now live. Thus while she feels frustrated by her inability to work and contribute, she also feels entitled to the care she receives, having tied her family into a moral obligation to support her in old age as repayment for her contributions in the past. While few older people actually find themselves in this situation of total dependence, with the majority (particularly women) continuing to contribute and reciprocate for as long as they can, there is an expectation amongst parents that should they ever become totally dependent they have a right to their children's support. As Gertrudis, an elderly mother in San Jacobo put it:

The support of our children is a question of, how to put it, as it they were paying me back for what I have already given them. I've given them affection, I've given them love, I've given them patience and they have to pay back: they'll have to pay me back with patience, affection and love if they can, and if not, then Amen, what can we do?

The third category is that of older people who give more than they receive, whether for altruistic reasons, paying back the costs of former exchanges (sometimes giving more than they ever received) or with the hope of returned support in the future. Amongst the altruistic 'givers' is Elsa, a married woman of 69 with one son, who took on the responsibility of full-time carer for her disabled older brother, for which she receives nothing in return. Elsa accepts this responsibility, not as a choice but rather an obligation she has to honour as a family member and his only sister. While her other brother does nothing to help, Elsa felt obliged to accept the responsibility of carer, as his only female relative, taking up the role of 'unpaid cook, unpaid washerwoman, unpaid servant, unpaid caretaker'. Her situation is unusual in that she was honouring an obligation to a brother (from whom she had not necessarily received anything in return), but many older people find themselves caring for their parents at the end of their lives, a duty which is often accepted as a repayment for the upbringing and support they had received in childhood. This was the case for Maria, a married woman of 60 in San Jacobo, who willingly took in her elderly widowed father (despite having three sisters

who could also have done so), seeing it as the fulfilment of an unspoken obligation and reflecting the fact that she had been closer to her father than her sisters had:

He didn't want to go to my sisters, I know how to cook his food, I cook the white rice that he likes and so he said 'I want to go to Maria's house, just let me go there'

In the majority of cases, however, the older people in this category were still supporting their (often adult) children without yet having received any recompense, nor necessarily expecting it in the future. Some parents accepted this unconditional support of their children, while others hinted that they expected their children to pay them back in some way in the future. This reversal of intergenerational wealth flows did not always take place, however, particularly with the economic crisis in which many young people could not find employment or afford to move away from the parental home. As a result, many older people found that, instead of reaping the rewards of past investments in their children's upbringing and education they were instead continuing to support them. Julio, a widower whose only son continued to live with and depend on his father because he could not find a job or afford his own home, said:

Yes, my son is very close to me, he doesn't leave me, he's looking for work now but he can't find it I've done all my duties [as a father], I sent him to school, I paid for his studies in an institute, but nothing. He's made the most of everything in his life, but what happens now is [the lack of] work. So here I am alone, with my son, and he has no work, so how can he support himself? It's me that has to support him, see?

The fourth and final category includes those older people who are not part of any reciprocal network, due to a lack of one or all of the factors discussed (kin, trust or reciprocity). This was rarely something that suddenly happened in old age, however, but more often was the consequence of earlier life events, a history of failed or absent relationships or an inability to build up new friendships and reciprocal ties. In some cases, older people found themselves paying the price for past events to which they had attributed little importance at the time but which had major consequences later. As one older woman, living alone and isolated in Zona Central explained, the lack of family network was due not only to being a migrant and separated from her blood kin, but also in part to the breakdown of her marriage, with the lack of support from her children reflecting the unstable family home she had given them, leading them to form stronger alliances with their own partners and families. They no longer considered her to be part of their 'family unit':

I think that when the father and mother fight or when the marriage goes badly, when there's no understanding, then the children also learn how to rebel.

Other older people found their networks broke down through a combination of diminishing numbers of kin (either due to migration or death), increased social isolation (often due to physical frailty) or inability to reciprocate (due to scarce resources). Such was the case of Agustín, a blind widower in Zona Central, who as a rural migrant lacked kin in La Paz, apart from his one adult son and late wife's sister (with whom the son now lives), whom he rarely saw. Whilst he used to earn a living playing in an orchestra, modern music systems have displaced the demand for old style orchestras, so he now relies on the charity of the church and the few state benefits for which he is eligible. His lack of income made it difficult for him to fulfil his parental responsibilities, however, with his sister-in-law taking on his son's upbringing, but as a result the intergenerational contract between Agustín and his son seems to have been broken, with infrequent contact between the two and few expectations that his son will support him in old age. Nor does he have other, less distant kin or friends to fill his son's place:

They've left La Paz and now they don't live here and some have passed away, the majority have died.

In the absence of family or friends, therefore, Agustín has been forced to rely on charity, living in free housing for blind people provided by the state and eating in a soup kitchen run by the Jesuits. Despite fulfilling his basic needs, these services do not substitute for support networks since they do not provide any friendship or basis for reciprocity.

5.7 Conclusion

Networks play a crucial role in supporting older people's livelihoods and providing a hub of exchange and mutual support, in an otherwise hostile and often individualised urban environment. In the absence of state support and in a context in which income is essential for survival, yet income generation opportunities are scarce, family networks are a vital safety net maintaining people's wellbeing in old age and acting as a platform for the ongoing exchange of economic, material and practical or emotional support. These exchanges are often based on reciprocal relationships developed earlier in the life-course meaning that networks can rarely be constructed from scratch in old age. In the absence of children, however, alternative support networks have to be constructed

with extended family, fictive kin, friends or neighbours. The types of exchanges that take place in these alternative networks are different from those between parents and children. Generally these networks tend to be smaller, to deal with more immediate exchanges and to require ongoing contributions from all members, as opposed to family networks which often involve deferred exchanges and in which older people can receive without necessarily having to continue to give.

Family networks also differ between older men and women, with men's networks more tightly focused on closest kin, whilst women show more ability to construct alternative relationships with distant kin, friends and neighbours. Networking and maintaining family ties seems to be part of women's strategies throughout the life-course, with women of all ages maintaining more diverse networks than men, meaning that they are often better prepared for old age when these networks become so important. There also appears to be a greater willingness amongst younger people to include older women in their networks, since they are perceived as more deserving of support and more useful network members as they are more likely to continue reciprocating practical help into very old age.

While family networks play a crucial role in older people's livelihoods, therefore, neither their existence nor effectiveness can be taken for granted. Support is rarely automatic but rather the result of individual circumstances as well as extensive processes of negotiation. Demographic, social and economic factors may all be straining families' capacity to support older relatives, so that even when values regarding familial obligations persist, the circumstances that permit the fulfilment of these obligations may not. Far from providing a secure safety net in old age, therefore, family networks appear to be highly unpredictable and often resource-demanding investments, which not all older people can afford to make - yet at a time when longer lives and harsh economic conditions may make them more necessary than ever before.

While governments tend to assume that informal support systems such as family networks limit the need for formal state intervention in old age, there is clear evidence that these systems are not always as robust as assumed. This is particularly the case for more vulnerable older people who may have suffered disadvantages earlier in life that prevented them from constructing secure networks for their old age. Rather than acting

as a safety net for the vulnerable, therefore, networks may only work for those who have had the ability to invest in them in the past or to continue reciprocating in the present. For those who have not been in a position to do this, difficulties in old age may be aggravated as their situation deteriorates. This makes a more long-term perspective and subtle understanding of unequal power relations, gender inequalities and accumulated disadvantages within family networks particularly important if policy-makers are to be able to use them effectively as components of social protection programmes in old age (Molyneux 2002).

CHAPTER 6

LIVELIHOODS AND WORK: SURVIVAL STRATEGIES AND INCOME-GENERATION

6.1 Introduction

In an urban environment in which the cost of living continues to rise and survival is highly monetarised, many older people are obliged to work into their very old age to generate an income. The absence of adequate social protection or a comprehensive pension system means that work is often the only means of earning an income in old age, with the concept of retirement being foreign to most poor older people in developing countries (Martin & Kinsella 1994). This chapter considers the different strategies used by older people in the labour market and the factors affecting these. It analyses how the context of neo-liberal reforms and the free-market economy have affected the labour market in Bolivia, as well as changing perceptions of 'work' and individual responsibility as more pressure is put upon people of all ages to support themselves through their own efforts rather than rely on the state or family. Using the life course perspective, the chapter examines how past experiences affect older people's choices about work and their ability to earn an income. It considers how their working history affects their current status as well as their propensity to live off a pension or continue working. It also takes a gender perspective to question meaning and value of work for older men and women, examining how and why the opportunities, activities and decisions regarding work differ by sex. Using the sustainable livelihoods framework it examines how work contributes to older people's livelihood strategies by considering the different capitals it generates and the impact these have on older people's relationships with their families and communities.

6.2 A changing labour market

Bolivia is the flagship of neo-liberal reform in Latin America, having adopted a set of liberalising pro-market reforms following the hyperinflationary crisis of 1985. The effect of these reforms on the labour market was dramatic: a radical shrinking of the public sector with the loss of more than 25,000 jobs in the mining sector alone; a weakening of labour unions and workers' rights, and a drastic growth of the informal

sector as workers were pushed into more precarious employment, principally in the service sector (Portes & Hoffman 2003). Twenty years on, despite consistent (albeit low) economic growth, its concentration in non-labour intensive areas, means that an estimated two thirds of the labour force are now employed in the informal sector, one of the highest figures in Latin America (Canavire & Landa 2006; Morales 2001). The failure of the economic model to generate decent employment has aggravated poverty and lead to further exclusion (McNeish 2006). As the UN reports:

The trajectory of the Bolivian economy between 1985 and 1999 suggests that Bolivia's poverty issues are due to employment: the low rates of labour productivity translate into low wages which cannot satisfy basic household needs, therefore pushing the majority of the population to increase their labour supply, thereby pressuring salaries downwards (United Nations 2002).

As a result of low quality of employment opportunities and falling real incomes, many households can no longer rely on their 'primary workers' alone, with other household members pushed into the labour market. While Bolivia never had a clear concept of 'retirement', with older people often continuing to 'work' due to the lack of pension coverage, this work has traditionally involved communal tasks related to household and agricultural production (Harris 2000). The combination of urbanisation and economic pressures on households and older people has changed the nature of work in old age, however, to more individual, market-based income-generating labour (Del Popolo 2001; Gill 1994). Even older people with pensions are often obliged to continue working because of the high cost of living in urban areas, as one retired miner explained: 'You work because here in the city it's serious now, very serious, there's nothing. It's all money now, what's free anymore?'

Neo-liberal ideology has also contributed to a change in attitude regarding work and income-generation, emphasising individualism and self-sufficiency, while undermining communal values and reducing workers' rights. In the neo-liberal framework, work has become a defining factor in citizenship, with individuals pressured to become "empowered" individual, entrepreneurial, active citizens, who will take responsibility for their own and their families' welfare, and who are prepared for the market rather than the state to provide for their social rights' (Lazar 2004: 301). This has serious implications for older people no longer active in the labour market, who face the threat of losing both their income-earning capacity and their citizenship. With labour often

seen as the urban poor's greatest asset and most important resource, labour market exclusion can exacerbate both deprivation and social exclusion, with particularly serious consequences in old age, as shown in research in other areas of Latin America (González de la Rocha 1994; Moser 1996a).

The result of all these economic changes and shifting ideology has been increased emphasis on people of all age groups to become responsible for their own old age, by either saving in earlier life or continuing to work for longer. This was reinforced by the privatisation of the pension system in 1997 when the state renounced its responsibility for old age by transferring pension provision to a system of privately managed individual accounts, inaccessible to the majority of informal sector workers (Lo Vuolo 2005; Vizcarra & Moscoso 2005). This, combined with the high levels of poverty in Bolivia, explains why the country has one of the highest rates of labour force participation (and lowest per capita income) amongst older people in Latin America as shown in Table 6.1 (CEPAL 2003a; Clark, York, & Anker 1999).

Table 6.1: Labour market participation by older people (60+) in Bolivia and other South American countries

	Urban	Rural	Total
Bolivia	42.6	82.0	61.5
Brazil	34.9	54.0	31.1
Chile	24.6	26.4	24.9
Colombia	26.8	44.0	34.2

Source: Del Popolo (2001)

It is also likely that these figures under-report the true extent of labour force participation in old age (much of which may be informal and unremunerated home-based work) as well as hiding the reality of the exploitative, low-paid, discriminatory working conditions many older people have to deal with (Schmahl 2002). Low levels of human capital amongst poor older people - many of whom are illiterate and lack skills in any particular area - mean that the type of employment they are given is generally physically demanding and therefore often more difficult to fulfil in old age, particularly for older women (Del Popolo 2001).

Higher levels of employment in rural areas reflect the lower rates of pension coverage as well as the role of the agricultural sector in providing employment in old age. Older people in rural areas are often obliged to continue working the land following the out-migration of younger generations, whereas in urban areas older and younger cohorts may compete for employment. There are also major gender differences in labour participation rates in old age. According to CEPAL, in 2000 65.9% of Bolivian men over 60 were economically active, but only 25.9% of older women (CEPAL 2002). This figure reflects the lower rate of labour market participation of women of all age groups (the result of interrupted careers due to child-rearing and gender discrimination) but also the under-reporting of female labour, much of which is home-based or informal (Gill 1994; Koch 2001; Punch 2001). Table 6.2 shows how in urban areas, women of all age groups are less likely to be 'employed', but a larger proportion are engaged in unpaid domestic work, rather than being 'inactive' or 'unemployed', and a significantly larger proportion continue to be active in some capacity in old age, compared to men.

Table 6.2: Principal activity by gender and age in urban Bolivia (2002)

	Employed	Unemployed	Domestic work	Inactive
Older men	54.0	4.0	1.1	42.3
All men	73.0	2.5	0.4	6.0
Older women	34.7	0.4	37.2	27.0
All women	52.7	4.5	22.6	4.1

Source: Unidad Mujer y Desarrollo of CEPAL (www.eclac.org/mujer)

6.3 Income generation strategies of older people in La Paz

6.3.1 Who worked?

Analysis of the principal activity of the 472 older people surveyed in the three case study zones showed that the majority of older people (61.4%) had some income generating strategy, in most cases continuing to work (40.9%) and in a few cases, receiving pensions (20.6%).⁶² Of course, these groups are not mutually exclusive, with many pensioners continuing to work independently or to help in the house. Nonetheless, these figures indicate the *principal* activity of older men and women and show that

⁶² Older people were asked about their *principal* income-generating activity, according to whether they received a pension, worked formally, informally, independently, in the house or not at all.

despite the high rates of labour force participation (46.6% of men and 35.9% women) only a minority worked in formal jobs (Table 6.3).

Table 6.3: Principal activity of older people in La Paz

	Older men (%)	Older women (%)	All older people (%)
Working	46.6	35.9	40.9
Formal sector	4.1	0.8	2.3
Informal	2.3	2.4	2.3
Independent	40.3	32.7	36.2
Not working	22.6	52.6	38.6
Housework	0.5	38.2	20.6
Unemployed	22.2	14.3	18.0
Pension	30.8	11.6	20.6
Total	100	100	100
N	221	251	472

Source: own survey data⁶³

Older women were not only less likely to report themselves as economically active, but also less likely to work in the formal sector and more likely to be self-employed. Older women also tended to identify themselves as ‘home-makers’ rather than ‘unemployed’ (as older men without formal occupations did). This suggests different gendered perceptions of ‘work’, with men holding a narrower definition of ‘work’ than women, who acknowledged that unpaid chores also constituted ‘work’. There were also significant differences between the three zones, not in the proportion of older people continuing to work but in the types of activity and reasons for not working (Table 6.4). Older people in San Jacobo were more likely to have been employed in the formal sector (reflected by the higher rates of pension receipt in this zone), while a larger proportion in Ladrilleras continued working informally or were unemployed (possibly due to lower levels of education in this zone).⁶⁴ Zona Central had the highest proportion of independent workers, reflecting the opportunities for self-employment in small-scale activities such as street-vending, clothes-washing, rubbish recycling or working as a

⁶³ Unless otherwise indicated, all other tables draw on household survey data from the three case study zones.

⁶⁴ 45.4% of older people in Ladrilleras had no education (compared to 23.4% in San Jacobo and 15.3% in Zona Central) with the figure particularly high for older women, 66.2% of whom had no education in Ladrilleras.

caretaker or porter in the city centre, as well as the higher proportion of women (who are more likely to engage in such activities) in this zone. These differences all point to the importance of taking into account life-course factors such as educational access and working history, as well as present location and circumstances when considering people's opportunities in old age.

Table 6.4: Principal activity of older people by zone

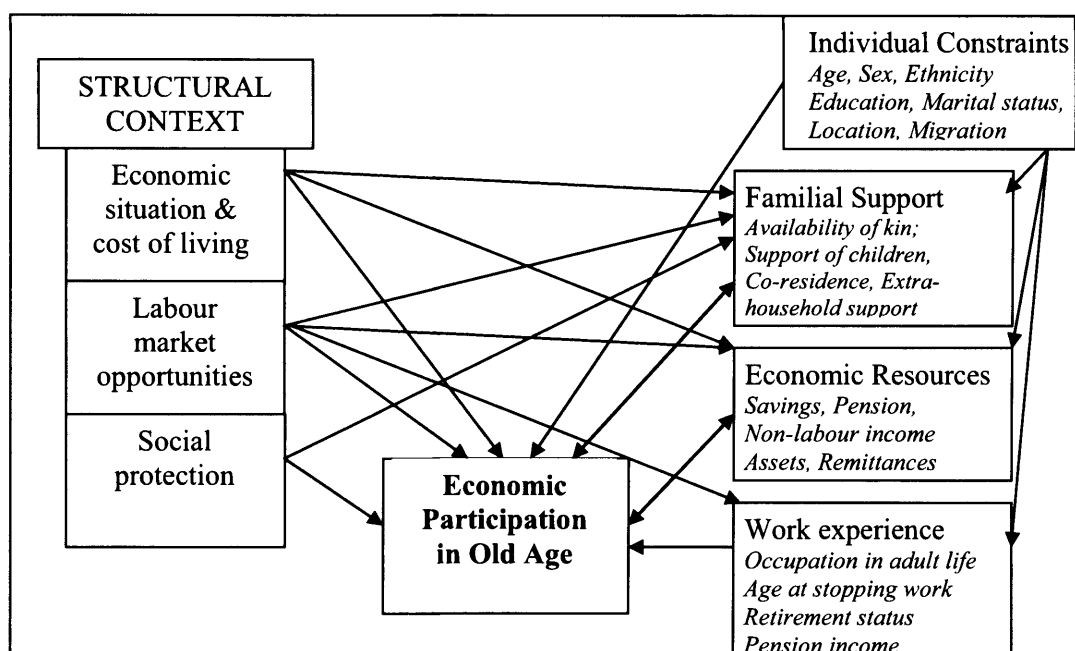
Older people (%)	San Jacobo	Ladrilleras	Zona Central
Working	39.6	40.8	41.9
Formal sector	5.0	0.8	1.5
Informal	0.7	4.6	2.0
Independent	33.8	35.4	38.4
Not working	26.6	50.0	39.4
Housework	12.9	23.8	23.6
Unemployed	13.7	26.2	15.8
Pension	33.8	9.2	18.7
Total	100	100	100
N	139	130	203

6.3.2 Factors affecting labour market participation

To understand the factors behind older people's labour market participation, it is important to consider the interaction between the wider structural context and the individual constraints or opportunities faced by people in old age. Figure 6.1 illustrates the complex web of factors that interact to affect whether people *need* and are *able* to work in old age. It shows the importance of economic development, social protection and the labour market in creating the conditions requiring and enabling older people to continue participating in the labour force. It also considers how this structural context may affect the alternatives, in the form of family support, social assistance, pensions or savings. By emphasising the interplay between individual circumstances and the wider social and economic environment in affecting older people's labour market participation, as well as the role of working experience and family support, the figure highlights the impossibility of examining older people's livelihood strategies in isolation and the importance of taking a wider, life-course perspective that acknowledges the linkages between different life stages and people. It also draws

attention to the two-way relationship of many of these factors, with family support, for example, both affecting older people's need (and ability) to work and influencing families' willingness (and capacity) to support their older members.

Figure 6.1: A framework for understanding work in old age



More attention is given to the structural factors mentioned above in the following chapter, while here I examine how individual constraints such as gender, age and ethnicity influenced older people's labour market participation in La Paz. Although the majority of older people continued to engage in some kind of work, age acts as a major constraint, with a negative relationship between age and economic activity and older cohorts tending to work less than younger ones, while gender differences also seemed to equal out in older age groups as the rate of participation fell for both men and women (Figure 6.2 & Table 6.5).

Figure 6.2: Principal activity by age group and gender

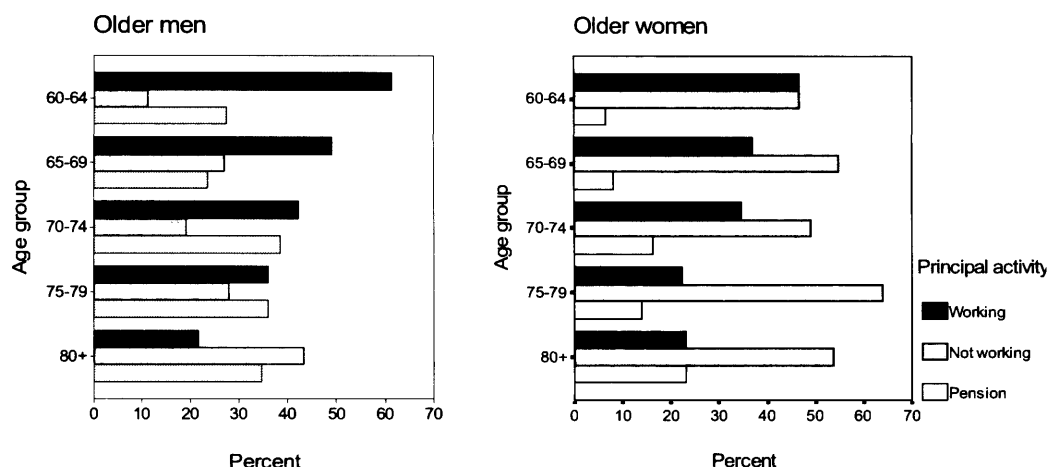


Table 6.5: Working status by age group and gender

Age group		Working (%)	Not working (%)	Pension (%)	All	N
60-64	Men	61.3	11.3	27.4	100	62
	Women	46.8	46.8	6.5	100	78
65-69	Men	49.2	27.1	23.7	100	59
	Women	37.1	54.8	8.1	100	62
70-74	Men	42.3	19.2	38.5	100	52
	Women	34.7	49.0	16.3	100	49
75-79	Men	36.0	20.0	36.0	100	25
	Women	22.2	63.9	13.9	100	36
80+	Men	21.7	43.5	34.8	100	23
	Women	23.1	53.8	23.1	100	26
All	Men	46.6	22.6	30.8	100	221
	Women	35.9	52.6	11.6	100	251

Age also affected the type of activity undertaken, shown in the mean ages of older people in different categories (Table 6.6). Those in the formal sector had the youngest mean age (reflecting age discrimination in this sector), while pensioners and the unemployed were older, reflecting a cohort effect in pension coverage as well as the greater probability of being inactive and unemployed later in life. The main gender differences were the higher age of female pensioners compared to males (since they were mainly receiving widows' pensions) and the higher age of male house-workers than females, suggesting that this activity is only a last resort for men at the very end of the life course, while for women it may be a 'natural' continuation of earlier life.

Table 6.6: Mean ages of older people by activity and gender

Activity	Mean age		N
	Men	Women	
Formal	63.1	62.5	11
Informal	67.6	67.3	11
Independent	67.9	67.9	171
Housework	80.0	68.6	97
Unemployed	71.3	73.1	85
Pensioner	70.6	73.3	97
<i>All</i>	69.3	69.5	472

Ethnicity also affected older people's activities, with monolingual Aymara and Quechua speakers completely absent from formal sector employment (and unlikely to receive pensions) but over-represented amongst the unemployed and those doing housework, reflecting the high levels of discrimination against indigenous people in the labour market (MacIsaac & Patrinos 1995). A larger proportion of monolingual Aymara and Quechua speakers were female and had a higher mean age than other groups (Table 6.7).⁶⁵

Table 6.7: Older people's activities by ethnicity

	Monolingual Spanish speakers (%)	Bilingual Spanish & Aymara/Quechua speakers (%)	Monolingual Aymara or Quechua speakers (%)
Formal	3.7	2.2	0
Informal	1.2	2.8	0
Independent	30.9	39.1	14.3
Housework	29.6	17.5	32.1
Unemployed	13.6	16.3	53.6
Pensioner	21.0	22.2	0
All	100	100	100
<i>N</i>	81	361	28

⁶⁵ Monolingual Aymara and Quechua speakers had a mean age of 75.71, compared to 69.27 for bilingual older people and 68.05 for Spanish speakers ($t=-4.601$; $df=387$; $p<0.0001$).

6.4 Work in old age

6.4.1. What is work?

Older people's descriptions of their principal activity illustrated the wide range of perceptions of what is considered 'work'. Older women tended to include a wider range of activities such as domestic chores and unpaid labour, while for men 'work' only included income-generating activities outside the household. In focus groups older men and women described their activities differently, with women including a wide range of tasks such as street-vending, clothes-washing, cooking, cleaning, child care or rubbish collection, while men emphasised particular professions or physical labour. Older women rarely spoke of age-based discrimination or abuse, possibly being desensitised through a lifetime of low value jobs and gender discrimination, compared to men who experienced less continuity in their lives and saw an abrupt change in the opportunities available in old age. Age, in many ways, has an equalising effect on gender roles, as men find they can no longer maintain their privileged role in the labour market, while age increases older women's parity in terms of income-earning potential and position in the household (Barnes & Parry 2004; Hite & Viterna 2005; Varley & Blasco 2000).

Both sexes agreed that there were considerably fewer opportunities for employment in old age than there were for other age groups, but women seemed more willing to adapt to this and accept disagreeable tasks, meeting demand in the job market, whatever it entailed, compared to older men, who tended to emphasise their own skills and seek work in their own particular fields. Women's adaptability was recognised by both sexes, although the reasons given for men's inflexibility were different. Women claimed that they were less embarrassed to take on any kind of activity as long as they could earn some money, whilst men were prouder and less willing to do odd jobs. As one working older woman in the San Jacobo focus group explained:

Older men are ashamed to go and work in any old thing, whilst a woman can go anywhere - 'I'll help peel potatoes'; 'I'll wash plates' - an old man won't do that, but an old woman can do anything

Men, on the other hand, seemed to focus on supply rather than demand in the labour market, claiming their inflexibility was due to lack of opportunities for men and the pressure upon them to carry out 'hard' work, compared to the 'light' tasks fulfilled by

women. Their 'inactivity' was due not to their laziness but the lack of availability of 'male' jobs, as Jorge, a retired miner in San Jacobo, explained:

Women are the ones who sell, it's lighter work all of that. Men don't do that kind of thing. Men have to do physical labour, so to speak, the man does 'stronger' work, no? Old women have the advantage of being able to do light selling, they can sit all day just selling, while the man has to do physical labour, that's why they have different activities.

This comment, one of many, is a sign of the (possibly self-created) social pressures on older men to comply with certain male roles and display their masculinity in the form of hard physical labour. As another man in Zona Central stated:

Older men generally look for construction work. That is really the only work that there is, but even that work's not offered anymore. In the past it may have been, but now not even that work's available.

Since few women had a particular profession in earlier life and were more likely to have juggled a range of activities they rarely faced the same expectations and were less fussy about the type of work they accepted. Women also seemed more accepting of the limited options that resulted from declining health and displayed more willingness to adapt their activities as they grew older. As one elderly woman in San Jacobo, still supporting her husband and sons from washing clothes explained:

Of course, when I get older I won't be able to wash clothes but I will be able to sell, even if it's just a little, I can sit selling and earn myself even just 50 cents or 1 Boliviano, and with this little bit I can buy something - anything. I'll be able to sell if I'm sitting, but washing no, because I won't be able to stand or bear the weight of it, nothing like that.

Women rarely spoke about giving up or asking for help, always suggesting alternative means of supporting themselves, even if it involved the most demeaning task of all – collecting rubbish on the street. Men on the other hand, spoke much more about begging when they could not get jobs (something that women never mentioned). One man explained how difficult it was for older men without pensions who could not find employment:

Begging is the only hope for them: they just go out to beg, there's nothing else for them to do but to ask at each house: 'Sir, I have nothing, can I have some bread?' Then kind people will give him a bread roll or two 'Here, some bread, some sugar, rice, look after yourself' and in that way they walk from house to house.

Older men acknowledged that age diminished the opportunities for work and recognised the need for adaptability in old age, but were rarely as open to change as women, usually wanting to remain in the same field as they had worked in during their youth. One retired miner recounted how his friends had adapted their skills in old age in order to maintain their 'profession':

Guillermo Flores was a good mechanic, he even had his own aluminium workshop, but with time he's not doing so much now, he helps his son, but he does practically nothing, he just sits there doing little things with his hands. That's what people with professions do: a tailor, for example, an old tailor won't make new suits, but he'll repair things, make alterations, do little things ... that's how those who've got a profession make a living.

6.4.2 Why work?

People's views about the purpose of work also differed, with women taking a more pragmatic approach to work as a means of survival whilst men tended to see it as part of their identity. Many women explained how they *had* to work in order to support their families or put food on the table.

Delia (61): I'm still working; I wash clothes in order to support my sons.

Gertrudis (66): Working, struggling every day for our children until God calls us, we have to go on looking after them.

Gregoria (78): I can knit without having to go out. In one day I can make a jumper and the next day I go out to sell it and with that little bit of money I can buy some bread or something to cook.

For older men, work was something to fill the day and give them a role in society, rather than a necessity. It was a pretext for being able to leave the household and maintain some kind of continuity in their lives, rather than being restricted to a domain in which they rarely felt as comfortable as women (Arber & Ginn 1991). Few men expressed concern at having to find work as a means of generating income or to afford basic necessities, as women did, but were more anxious about not having anything to do during the day or feeling useless:

Hilarion (66): We're used to working, no? Since we were very young we've worked. Since I was a little boy of 12 or 13 I've always been working.

Antonio (68): It passes the time, it's a form of distraction, but those who don't work are sad, they suffer, that's what I think, because they don't have anything to do, they don't have anything to keep them occupied.

Jorge (61): We have always wanted to work, in different places or wherever we can find business or work, whatever gives us an activity, but if there's none, then we can't, but most people that I see, they want to work, our life is like that.

Both sexes agreed, however, that work in old age was important as a means of remaining active and delaying the onset of frailty and dependence. It was widely agreed that an active older person was a happy older person and that inactivity led to ill health, boredom and dependence. One older man, still running a small shop with his wife in San Jacobo, explained how inactivity led older people to develop psychosomatic illnesses:

You have to keep moving, you have to keep moving for work: there are even people who get ill for no reason, but when they're working nothing ails them, but when they're not they have stomach ache, head ache, that always happens when we're not doing this or that...

Even women, whose domestic commitments meant they were rarely inactive, still emphasised the importance of maintaining some kind of extra-household activity to keep the mind and body occupied and delay the ageing process. As one woman explained:

You need some kind of activity to distract you, because it seems to me that when you stay in the house with nothing to do, you become unwell, but if you keep going for as long as you can you maintain your health because you keep active, you keep moving. Because if we sit all day, we feel more unwell, more tired, so as long as we can I think we should keep making an effort [to work].

Work was also seen as a means of preserving one's dignity and postponing dependence on family members, enabling people to continue contributing financially. As one 60 year old woman from San Jacobo explained:

When older people work they become happy as well, because they bring back money to their homes and they can say 'here, take this money that I earned'... and they feel happier as well when they have their own little bit of income and little jobs.

Women also seemed more concerned for how work affected how they were valued by their family members. Their preoccupation with being 'useful' and continuing to contribute as long as they could so as not to be a liability also related to a desire to store up as much goodwill as possible as a means of ensuring care at a later stage:

To win our children's goodwill we cannot be a burden on them and as long as we still have our strength we should avoid being a burden and we should keep looking for something to do each and every day.

Unlike older men, who often seemed to expect to be looked after by their children simply for being their father and holding a position of authority in the family, older women expressed concern about making themselves useful, reinforcing the intergenerational contract. One woman, who ran a small shop, feared her children would throw her out of the home if she could no longer generate an income:

[We keep working] so that we won't become tired out, because if we do nothing and we get too old and ill, we'll be thrown out, so for that reason we have to keep doing whatever we can, even if it's just cooking, so that we don't become unwell and useless.

People also drew attention to the social benefits of work and its role in strengthening their stock of extra-household social capital. Many spoke of the misery of being stuck in the house all day and the importance of getting out, meeting people and maintaining social ties in old age. As one elderly female street vendor explained:

In the house we're all alone but when we go out in the street we always meet someone and have something to do. We're always doing something and we chat to people and enjoy ourselves, but being inside the house makes you feel sad, all alone you just think all day, all day thinking...

Another woman explained how street vending brought far more benefits than just selling goods, providing a supportive social environment:

When you go out to sell in the streets, it's not just about selling, you chat, you laugh and you forget all about what's happened but when you're alone in the house you remember everything and you start to think about things...

Although it was mostly older women who spoke of the social benefits of work, men also seemed aware of the isolation that could ensue once you stopped working, a rupture that was particularly drastic for men, who were less adept at developing social networks, as research in Argentina has shown (Lloyd-Sherlock 1997). For men the lack of friendship and social ties in old age was often more extreme than for women, with their entire networks having revolved around their work. As one man explained:

Often they [old men] don't have anything to do, out of sadness sometimes they leave the house because there's nobody there, maybe it's from sorrow that some of our friends end up in a bad way.

6.4.3 Restrictions on work

Although work was generally seen as a positive, desirable activity, not everyone was able to work in old age. Both sexes acknowledged that declining health and physical weakness caused problems, as did an out-datedness of their skills in the modern labour market. Often the only work available was of a highly physical nature and therefore harder to continue into old age. Older women often only stopped working when they were too frail to do so, whereas older men were more likely to cease generating income at a younger age, before their declining health became an issue. Women seemed to be painfully aware of physical decline and spoke in great detail about their ailments. As one widow lamented:

Before I used to sell, I used to work, but now I don't. I have a bad back and I can't work any longer, I just stay with my grandchildren. I used to work and pay for their studies. I used to bake bread, but not any longer. Sometimes I think how I'd like to be young and able to work for my children's sake, how I'd love to be able to work, to be healthy, but I can't, my back hurts and my knees, and I can't go up and down steps any more...

Older women's tendency to discuss aches and pains that prevented them from continuing the income-generating activities of their youth reflects the higher levels of morbidity and illness reported by older women than men (Gomez Gomez 2002).⁶⁶ Although women benefit from a longer life expectancy than men, they are also more likely to suffer illness and disability in old age (Lloyd-Sherlock 2004). Older men rarely elaborated on their declining health and seldom used this as a reason for not working, although some acknowledged that their harsh working histories may be responsible for their weaker physical status in old age. As one retired miner said:

As for health, that gas which we breathed in, day and night, that gas ruined our lungs and that's why we miners aren't well and we don't work now.

Older men also complained that younger people would often assume they were no longer fit to work, discriminating against older workers. As one former builder complained:

We want to work but at our ages we can't, there's no work, that's the problem. I tried to get a job here, just below, where they were digging a ditch.

⁶⁶ Research by Gomez Gomez of the Pan American Health Organisation (PAHO) shows that despite (and sometimes due to) greater longevity in Latin America and the Caribbean, women experience higher levels of morbidity than men throughout the lifecycle, with more acute disorders, nonfatal chronic diseases and disabilities.

I went to ask for work ... but no, so as not to tell me that I was too old they joked 'young man, you can't work', they said to me.

Women rarely complained of discrimination or being refused work, possibly because they were better acquainted with discrimination after a life time of gender inequities, while for men the discrimination faced in old age was a new experience. For older women, discrimination often continued to be based on gender rather than age, whether related to the burden of their domestic commitments or to their husbands preventing them from working outside the household, with unmarried women often having more autonomy to work, as research in Mexico has shown (Willis 1993). One woman complained that she had never been able to work because of her husband's strictness:

I'm only a housewife because when you have children, you just can't, sometimes men don't let us work, so I just stayed in the house with my children, struggling, helping.

Not only were women more likely to be constrained to the household by their domestic commitments, unable to engage in income-generating activities because of the reproductive burden of household maintenance or dominant husbands, but they also had to find means of coping with the scarcity of household resources that arose from a lack of income, in a way that men rarely noticed. As one older married woman put it:

It's all fine for men, men don't have to worry, not about cooking, not about cleaning the house, not about the children, not about what they eat. No, the men just go out and come back to eat, to find their clean clothes, men just go out, but not us.

In return for the onerous responsibility of household maintenance and dedication to the family, however, older women were more likely to be cared for and protected by their children in later life. In many cases children actively discouraged their mothers from going out to work, not wanting to see them having to struggle to earn an income, while this was rarely the case for older men, whose lack of domestic skills and weaker emotional ties with their children often meant that earning an income was the only way that they could ensure their children's ongoing support, although this was rarely acknowledged.

While women's work was restricted by their husbands or children, for men pension receipt played a stronger role, often restricting them from working in formal employment but also limiting their opportunities for informal employment when they

were perceived as being ‘better-off’ or less needy than other potential employees. Although the minimum pension, which was all that most people received, was rarely enough to meet older people’s basic needs (especially when they were using it to support their families), pensioners were legally restricted from engaging in other forms of employment. While the majority of income-generating activities were in the informal sector (for which pension receipt did not matter), many older people with pensions complained that they were discriminated against by employers. One retired miner, struggling to support two teenage sons on his small pension, explained how he was refused employment on a local community project (funded by the municipal government):

I went to where they were digging the ditch and I also asked [for work] but they didn’t want to offer me any ‘No, you already have a pension’ they told me.

While pensioners were perceived as being relatively well-off and therefore not needing employment, they often found themselves at a double disadvantage: their pension meant they were expected to support their families and yet they were unable to supplement it from other activities. As a result some pensioners were actually worse off. One retired man explained how, as the only family member with a stable income, he was still expected to meet his children’s day-to-day expenses:

I have a wife and four daughters, one married and three living with me and they live off my pension, since I’m retired. Getting to this age is sorrowful ... especially for those of us who have big families ... there’s always one child who needs shoes, or another one who needs trousers ... so the pension you get is not enough, it’s never enough.

6.5 Influences on work

Understanding older people’s activities in old age requires some attention to the external factors affecting their decisions and particularly events in earlier life that may have influenced the opportunities available to them when they grow older. The life course perspective is a useful means of analysing the links with their past and the people around them that may have an impact on their present situation.

6.5.1 Cohort effect

Older people’s situation in the labour market is often a reflection of their cohort and activities in earlier life. Older people’s cohort affects not only the educational and

employment opportunities available in their youth, but also the type of work available at that time, both of which have a knock-on effect on their working situation in old age. In Bolivia, older cohorts enjoyed the benefits of a large public sector and the opportunities it presented for formal sector work in state enterprises, factories, mining or other public services. Older cohorts were also more likely to have benefited from the steady economic growth of the 1960s and 1970s, the long-term stable employment this provided and the opportunities for savings and contribution to a public pension system from which they could expect to receive an income in old age. Consequently, there is a cohort effect in the levels of pension coverage amongst older people, with older age groups more likely to have saved enough to earn a pension than younger cohorts. This is shown in the different mean ages of pensioners (71.2) compared to non-pensioners (69.0), with the difference being greater for older women than older men, since most older women with pensions are actually in receipt of widows' pensions and are therefore older than men who earned a pension in their own right.

Table 6.8: Mean age of older people with and without pensions

	Mean age of pensioner	Mean age of non-pensioner	N
Male	70.3	69.0	220
Female	73.2	69.0	246
All	71.2	69.0	466

This pattern is found throughout Bolivia, not just in La Paz, with national data indicating that older cohorts in both urban and rural areas tend to have higher levels of pension coverage than younger cohorts, although the difference is greater for older men, with women of all cohorts suffering low coverage (CEPAL 2005) (Table 6.9).

Table 6.9: Pension coverage by age cohort and area of residence (1997)

Age group	All sexes (%)				Men (%)				Women (%)			
	60+	60-64	65-69	70+	60+	60-64	65-69	70+	60+	60-64	65-69	70+
Urban	26	24	22	31	39	32	33	48	15	17	12	16
Rural	4	4	2	5	6	7	3	7	2	1	2	2

Source: CEPAL

Following the hyperinflationary crisis of 1985 and the implementation of neo-liberal reforms, however, the role of the state as a principal employer was drastically reduced,

leading to a major loss of jobs in all areas of the public sector and, most drastically, the mining sector. The closure of many state enterprises and loss of public sector employment combined with an increasingly informal labour market meant that stable, long-term employment in the formal sector was replaced by insecure temporary jobs with few opportunities for saving or pension contributions (Barrientos 2000; Portes & Hoffman 2003). The pension reform of 1997, which transferred the system into one of privately managed individual accounts, only exacerbated the situation and removed any element of intergenerational solidarity by transferring contributing workers into the new system (overseen by the Superintendence of Pensions) while retired workers continued to claim their benefits from the state-run Pension Directive (CEDLA 2003). The older cohort of people in this study, therefore, is a disappearing generation of state-insured workers, still receiving pensions from the Pension Directive (which no longer insures younger workers). The younger cohort (or 'sandwich' generation), which will be reaching retirement age in the next few years has not been so fortunate and is less likely to be entitled to pensions or to have adequate savings, and is therefore more likely to have to continue working.

Younger cohorts may have benefited from other advantages, however. These include the wider provision of education and as a consequence higher levels of literacy and qualifications, with the cohort effect for education particularly strong for women, with only 53.8% of very old women literate, compared to 72.7% of women in the youngest group (Table 6.10). Similarly, younger cohorts are more likely to have attended school, with only 4.8% of men and 29.7% of women in the youngest group having no education, compared to 26.1% and 42.3% in the oldest group. Women of all age groups nonetheless tend to suffer from a lower level of literacy and education than men, reducing their likelihood of having been employed in the formal sector or having secured a pension for old age.

Table 6.10: Education by age cohort and gender

Age group		Literate (%)	No education at all (%)	Secondary/higher education (%)	N
60-64	Men	93.5	4.8	54.8	62
	Women	72.7	29.7	25.7	74
65-69	Men	88.1	11.9	30.5	59
	Women	58.1	37.1	30.7	62
70-74	Men	90.4	13.5	46.1	52
	Women	51.0	42.9	22.4	49
75-79	Men	84.0	20.0	28.0	25
	Women	50.0	47.2	19.4	36
80+	Men	78.3	26.1	39.8	23
	Women	53.8	42.3	30.7	26
<i>All</i>		73.2	26.1	32.4	468

The benefits of the better education received by younger cohorts are evident when we examine the educational level of older people in different activities, with a higher proportion of older people in formal employment or in receipt of a pension having secondary or higher education (Table 6.11).

Table 6.11: Educational levels of older people in different activities

% in each occupation	Literate	Secondary/higher education	N
Formal work	90.9	72.8	11
Informal work	72.7	10.0	11
Independent work	75.4	26.3	171
Housework	62.9	31.6	97
Unemployed	60.0	20.0	85
Pensioner	89.7	52.5	97
<i>All</i>	73.3	32.4	472

Thus, while younger cohorts may benefit from higher educational levels this may be offset by the disadvantages they now face in terms of a deteriorating labour market and the absence of a state pension system.⁶⁷

⁶⁷ They do however benefit from the Bonosol, as explored in the following chapter.

6.5.2 Agency

Too often older people are perceived as vulnerable victims of progress and change, with little attention given to the role of agency or the decisions that they make regarding work. While these are obviously heavily constrained by circumstances and external factors, it is important not to disregard older people's choices and preferences and the decisions made in earlier life that can often have a long-lasting impact. These can include decisions regarding education or skills training, choice of career and place of residence – including the decision to migrate for work or not. While these decisions may not have seemed particularly significant at the time, they can have a long-term impact on people's lives, affecting their situation and the opportunities available in old age. Linked to the issue of agency is the question of whether people plan ahead for old age, making decisions in adult life that may pave the way for a more secure old age. Many people do not have the foresight, or the ability, to do this, rarely making the link between adult life and old age and failing to see the implications of decisions or actions in earlier life. One who did, however, was Don Victor, 72, a retired miner and part-time carpenter who chose, while still middle-aged, to leave the mines and move to the city in order to give his children a better education, build a home and find more stable employment:

I worked in the Viloco mines. I left for family reasons, for my children because the upbringing of children at the mines ... there's very little chance for study. You have to make quite a sacrifice, a big one, for your children to leave the mines to study in the city. For that reason I came to La Paz, where my parents were living. My children studied here and, well, we did the best we could. I worked here in the city too and it's precisely because of that work that I now have a pension.

The decision to move when he did (in the 1970s, before the mine closure) meant that he could find employment, build a home, educate his children (who are now professionals in the city) and prepare for his old age in a way that many older people were not able to do. One of his neighbours, Don Antonio, was not so fortunate (or prudent) having assumed that he would work in the mines until he grew old and that he did not have to plan ahead. He lost his job in 1985 and was forced to vacate the mines, move to a resettlement camp on the edge of La Paz and compete with many others to find alternative employment. As he admits himself, his fate was the result of a lack of planning:

I never thought about [old age]. I never thought of leaving the mine. My wife had died there and I thought I'd stay there until I died to be buried next to my wife, but no, that didn't happen. If I'd known I should have got a little house [in La Paz] as other people did, but there I was earning money and just spending it all on drink, every Saturday, every Sunday: in the mines you drink a lot.

While Antonio admits his mistake in squandering his savings instead of investing in property (meaning that now, in old age, he barely has enough to survive, using most of his small pension to pay rent), other people's lack of planning was due to a complete lack of foresight about old age when they were young. One example was Doña Raquel, an elderly widow who now lives alone in one room with no income, surviving by selling-off her assets. She admits that she should have planned ahead when she was younger but never felt the need to save for old age, not realising she would ever be alone:

Oh, I was stupid, I wasn't like those ambitious women and that's what has made me suffer. I should have built my own house here in El Alto...but I lost interest in that, I wasn't interested because I didn't need to be, I always had a bit of money.

This relative absence of foresight in planning ahead for old age may relate to the fact that few older people in this cohort actually expected to get old, not having experienced old age in their families with relatives usually passing away before they reached old age. In the focus groups, when asked about their grandparents' experience of old age, many older people confessed to never having known their grandparents, with Bolivia's short life expectancy meaning that, until recently, young people rarely saw their relatives living into very old age and therefore rarely considered the need to prepare for old age themselves.

It would be wrong to attribute poverty and lack of opportunities in old age entirely to short-sightedness and lack of preparedness, however. In many cases people simply did not have the opportunity to plan ahead for old age, struggling to survive and accepting their lot rather than finding themselves in the enviable position of being able to make choices for their future.

Older women were particularly restricted, with cultural norms dictating that men make the decisions while women follow suit. The fact that women tended to outlive their

husbands, however, meant that they were often left in old age having made no provisions and without stable employment, having always relied on their husbands to make decisions about the future. Many women were obliged to stop working when they married, either because their husbands prevented them or because of the burden of domestic activities, but this made them particularly vulnerable when they were widowed, without any occupation or stable means of income generation. This was the case for Doña Antonia, a widow in her 80s who had met her husband while she was working in the mines (unloading trolleys) but was obliged to stop working after she became pregnant, married and moved in with her mother-in-law. As she explained:

After getting married, [my husband] told me to just take care of things in the house, this and that. I washed and baked, but no, I couldn't work, I had to be there attending him and attending my mother-in-law and that was that. Once I had children I couldn't work.

Being limited to the household domain all her adult life meant that after widowhood Antonia was unprepared to survive on her own, left with no income, savings or means of earning a living and no pension from her husband because he had not made enough contributions. Fortunately, one of her daughters invited her to move in, providing a safety net at a time when Antonia would otherwise have been destitute, and yet giving her little option but to shift from a situation of dependence on her husband to one of dependence on her children:

Now I live off the *Bonosol* ... and the daughter I live with works a bit, and the other daughters send a bit too ... they send money and they support me.

Antonia's situation in old age results partly from restricted ability to exercise agency throughout the life-course, but also the fact that she never expected to get old, having never known any elderly relatives herself, and did not see the need to prepare for a period of life she never expected to experience. As she admits:

No, I never thought about old age, never. I never thought that I would be how I am now, that's why sometimes I weep and I say that I never meant to be here like this, so old, not able to hear, I can't even go out, I can't walk and I just sit crying on my own. What can I do? What can anyone do? Nothing.

Even those people who had the foresight and ability to put money aside for old age often found that their reserves were depleted by external shocks such as loss of employment, illness or death of a family member. Their vulnerability to shocks and lack of social protection in earlier life, therefore, often set off a vicious circle with negative repercussions for their ability to protect themselves in life. Thus, even exercising agency

and planning ahead, poor people are extremely vulnerable to external shocks and in the absence of social protection can have their livelihoods shattered by unforeseen events (Lustig 2000).

6.5.3 Linked lives

Older people's working history is rarely the result of independent choices made in isolation, but often reflect commitments to others and opportunities (or restrictions) presented by the people around them, particularly family members. For this reason it is essential when considering an older person's situation to look not just at their life path, but at the entwined paths of the people around them and the way that these have affected their situation (Giele & Elder 1998). These linked lives, or interdependence, make it inappropriate to see old age, or older people, in isolation from other generations. Understanding older people's working history, therefore, requires attention to their childhood and the opportunities, pressures or restrictions presented by their family background, as well as those of the people around them in their adult lives (spouse, children, parents, peers) and the influences that these exerted on their working history in the past and their necessity to work in the present.

Many older people were forced into employment at a young age, when they were still small children, following the death of their parents and a lack of other options. This prevented them from completing their education or acquiring skills that could enable them to obtain better jobs in later life and often meant that they were condemned to a life of low-skilled, low-paid employment. This was the case for Don Alberto, a 63 year old cobbler, who was orphaned when he was six and, as the oldest child, forced to work to support his siblings. Although he tried to gain an education, he could never afford the time to study or the books he needed, and dropped out soon after learning to read:

I started [working] very young. They said to me 'that boy knows how to work, give him food', but my aunt, my aunt gave me nothing, she made me sleep on a rag. I had no bed. That's why I'm so worn out now ... I can't work anymore ... I tried to go to school, primary school, but I didn't even finish that because there was no money to buy anything.

Other older people's (particularly women's) working history was interrupted by family commitments, not least the care of children or elderly parents, which prevented them from developing their own career. Family commitments often dictated the type of work

that older people engaged in when they were young, sometimes providing them with opportunities (following in the family trade) but sometimes restricting them from doing other things (when they were forced to continue working their parents' land rather than migrating to the city, for example). This was the case for Don Toribio, who was the only one of four siblings to remain in the village where he was born, helping his parents with the small plot of land they had gained following the 1953 land reform, with his work dictated more by familial responsibility than choice. Now, in old age, he can no longer make a living from the land, only growing enough for his own subsistence, and survives by selling brooms in the city, where he also attends the Jesuit soup kitchen (where I met him). The result of his commitment to his family is that he now lives alone (his children having migrated) with a plot of land that is no longer profitable and an old age which he can barely afford:

I just didn't think about getting old... I thought that I'd go on how I was, young, that's what I thought. Only when I reached 50 did I realise, oh, I'm getting old, what am I going to do? But then 10 years passed, I reached 60 and I said I'm old, how am I going to walk? Who will look after me? Where am I going to earn enough to support myself?

As well as ties with parents and siblings, older people's working history is also restricted by the ties they form through marriage and parenthood, particularly in the case of women. Analysing the relationship between marital and working status in old age shows that this is only significant for women (at $p < 0.001$). While similar numbers of married and unmarried women work, a higher proportion of those with partners have no income of their own, while not having a partner significantly increases their chances of having a pension, with almost six times as many unmarried women receiving pensions, the majority of which are widow's pensions (Table 6.12). Thus for women, marriage and widowhood seem to play a stronger role in influencing working status in old age than for men, who are more likely to make individualized decisions less influenced by their familial situation.

Table 6.12: Older people's working status according to marital status and gender

% of group		Working	Not working	Pension	All	N
With partner	Men	46.5	20.0	33.5	100	155
	Women	37.7	59.4	2.8	100	106
Without partner	Men	47.0	28.8	24.2	100	66
	Women	34.5	47.6	17.9	100	145

Marital status in earlier life also may also affect working status in old age with decisions about work influenced by the work history of one's spouse and the demands of children, as the example of Don Victor leaving the mines illustrated. Women's work history was particularly prone to the influence of their husbands. This was the case of Doña Abelina, a widow of 68, whose entire youth was dictated by the demands of a husband who gave her six children but declined to earn an income to support them. Not only did her husband refuse to offer any support, but she was also prevented from having any life outside of the household and treated like a slave:

He never gave me any money, he never treated me as a wife. He treated me as if I were his servant. His mother was the same. I wasn't allowed out; I wasn't allowed to talk to anyone. Really, it was as if I were a slave in my own home.

As a result of her husband's brutality, Abelina spent her adult life torn between the domestic demands of bringing up a large family and the economic demands of earning enough to support them, while he did nothing:

I had to take care of everything, pay for the house, for the children's education – and from where, tell me where? Nobody helped me, so I just had to work in whatever way I could and I brought my children up through hard work, I couldn't even help them to get a proper education.

Having had no independence or choices about how to spend her adult life, Abelina admits that the happiest day of her life was when her husband died and she could at last make her own decisions:

He drank and drank and did not stop drinking until he died. I was left alone and I've continued that way, but only when he died did I come to know happiness. Once he died I said 'long live happiness!'

Delia, a married woman of 61, was another woman whose working history was limited by her husband rather than personal choice. Having been handed over to a convent at an early age, for education by the nuns and a potential life in the religious order, Delia had

intended to become a nun until she became involved with her husband and was obliged to leave the convent. Like Abelina, Delia had a number of children but received no support from her husband, who claimed he could not find employment as a builder, obliging her to support the family through low paid unskilled labour, principally laundry work. Not only was she worn out from the double burden of domestic work and hard labour, but the income she made barely met the cost of rent and household expenses, let alone allowed her to save anything for her old age.

My husband doesn't have any work - sometimes he does and sometimes he doesn't - so I have to sacrifice myself equally as mother and father and I have no time for myself. Without rest I have to work all week. Only on Sundays I go to Mass and after Mass I have to cook for my sons and then in the afternoon I have to go and wash clothes so I never rest.

Delia faces the prospect of an old age with declining health (a result of the work she does) and no savings or investments, despite a life spent doing nothing but working. Her misfortune is a combination of an unjust labour market and her husband's idleness, indicating the impossibility of seeing an older person's situation in isolation from their earlier life, the lives of those around them or the institutional frameworks within which they exist.

Older people are also affected by the lives of their children (and indeed, the presence or absence of children) and the demands or restrictions that these may put on them to work. While choices regarding retirement in the industrialised world are usually independent and shaped by each person's individual preference and economic status, in developing countries this decision is less individualised and more dependent on the state of one's family and their ability to survive without the older person's income or to support the older person financially (Martin & Kinsella 1994). While some older people may be able to withdraw from the labour market and rely upon their children for financial support, others may be obliged to continue working due to the demands of their children, who may continue to depend on their parents as the main breadwinners. The ability of older people to choose to retire or indeed to choose to continue working is heavily dependent on whether they have children and whether these children support their parents or continue to depend upon them.

6.6 Impact of work on livelihood strategies

While work forms a principal livelihood strategy in its own right, providing older people with a means of income generation to support themselves and their families, one also needs to consider its interaction with other strategies and its effect on the availability of other assets. Although work's principal purpose is to generate financial capital, it also plays an important role in enabling older people to build social capital, maintain human capital and invest in physical capital. This makes it essential to see the links between work and other livelihood strategies rather than examining it in isolation, to explore how work reinforces other strategies, particularly with regard to older people's role within their households and their relationships with wider family networks.

6.6.1 Living arrangements

Cross-tabulating older people's living arrangements with working status shows the effect of where and with whom one lives on propensity to work in old age, as well as the effect that having a pension can have on older people's probability of living in their own home or with others. Other research in Latin America has shown that household structure is particularly significant for *women's* labour participation rate, with married women in simple households being the least likely to work (whether due to domestic commitments or dominant spouses limiting their freedom to work), while female heads of households or those living alone being the most likely to work (Willis 1993). These findings correspond with the survey results, with living arrangements only being significant for women (at $p < 0.05$), not men, and a clear relationship between living alone, or in a single parent family and working, while women in empty nests or their children's extended households were the least likely to work, whether due to the financial support of their husband or adult children, or to lack of autonomy (Table 6.13).

Table 6.13: Older peoples' principal activity by household type

% of group		Working	Not working	Pensioner	Total	N
Solitary	Men	46.7	26.7	26.7	100	15
	Women	43.5	43.5	13.0	100	23
Empty Nest	Men	40.5	29.7	29.7	100	37
	Women	35.5	64.5	0	100	31
Simple with children	Men	49.1	14.5	36.4	100	55
	Women	40.0	56.7	3.3	100	30
Single Parent	Men	50.0	16.7	33.3	100	12
	Women	42.3	30.8	26.9	100	26
Own extended	Men	50.7	15.5	33.8	100	70
	Women	41.3	45.3	13.3	100	74
Other extended	Men	40.6	43.8	15.6	100	32
	Women	23.5	64.7	11.8	100	67
All	Men	46.6	22.6	30.8	100	221
	Women	35.9	52.6	11.6	100	251

It is not always easy to identify the causal direction of living arrangements and working status, but several clear (and significant) relationships are evident. For men, pension receipt seems to have a significant effect on remaining in their own home rather than living in a child's, with 93.0% of pensioners living in their own household compared to 82.6% of non-pensioners (significant in a chi square test at $p < 0.05$). There also seems to be a relationship between not working and living in 'other extended' households (principally children's), which may be indicative of their weaker physical status reflected in the higher mean age of these older people (72 years compared to an average of 69 for all older people). It may also reflect the type of older person that has to depend on their children for accommodation and support, with those older people still able to generate their own income less likely to need their children's hospitality. Generally, it appears that having an income in old age (whether through work or a pension) increases older people's options with regard to where they live, enabling them to continue living in their own homes rather than having to depend on children should they prefer to maintain their independence, a finding that corresponds with other research in Latin America (Saad 2005).

6.6.2 Contributions

In addition to its impact on living arrangements, work in old age also affects older people's activities within the household and the extent to which they contribute economically and practically. As Table 6.14 indicates, working older people are the most likely to continue contributing to household expenses as well as continuing to make practical contributions to the household (possibly because they are younger and fitter than non-working older people). Interestingly, although workers contribute most economically, it is pensioners who are more likely to be the main breadwinner. The impact of working status in old age differs by gender, however, with male pensioners more likely to live in their own households (and provide housing) than those who work, while the reverse is true for older women. Female pensioners are also more likely to contribute economically (and less likely to help with chores) than workers, although for men there is little difference. Once again, this may be due to the higher mean age of female pensioners who are more likely to be older and therefore less able to make practical contributions. Generally, older people with some kind of income (whether working or pensioners) are more likely to continue contributing, both economically and practically, compared to those who do not work, indicating the importance that having some kind of income plays in helping to maintain reciprocal relationships and ensuring ongoing support in old age.

Table 6.14: Older people's contributions according to activity and gender

% of group		Provide housing	Are main breadwinner	Contribute economically	Contribute to chores	N
Working	Men	87.4	40.4	94.0	85.0	103
	Women	82.2	26.8	78.7	94.4	90
Not working	Men	72.0	20.0	40.4	72.9	50
	Women	66.7	10.0	30.7	88.4	132
Pensioners	Men	92.6	48.6	92.6	83.8	68
	Women	72.4	31.8	93.1	82.8	29
All	Men	85.5	38.5	81.9	81.9	221
	Women	72.9	19.0	55.5	89.9	251

6.6.3 Networks

Just as work influences older people's contributions within the household, it also affects their social networks, with their labour market participation affecting the extra-household networks they maintain and exchanges that take place. Research in Mexico

has showing how ‘shrinking economic opportunity’ in terms of reduced earning potential can lead to social exclusion and deprivation with negative outcomes for people’s capacity to maintain their social networks (González de la Rocha 2001). Weakening employment opportunities have been described as a factor influencing household extension in Latin America (González de la Rocha 1994; Lomnitz 1977). Survey results in La Paz, however, showed no relationship between older people’s working status and the number of co-residents, although pensioners lived in slightly larger households than others. Working patterns did appear to affect the level of contact that older people had with non-resident family members, however, with a higher proportion of pensioners than non-workers seeing some non-resident family members at least once a month. The receipt of a pension also enabled older people to give more economic support to their non-resident family members and this, in turn, increased the likelihood of their entering into reciprocal relationships with non-residents, who were more willing to provide practical and economic support to pensioners than other older people, due to their increased capacity to reciprocate.

Ironically, although none of the results are statistically significant, it seems that it is the older people with some kind of income, those who are least needy, who seem to maintain most regular contact and receive most support from their non-resident relatives. Conversely, older people who do not work and have no income tend to have less contact with non-residents and are least likely to receive support – possibly reflecting their inability to reciprocate, since it is also this group who are least likely to give economic or practical support to their non-resident family. The exception to this rule, however, is non-working older women, a larger proportion of whom provide practical support to non-resident family than any other group. They are also more likely to receive support in return, than non-working men (Table 6.15).

Table 6.15: Older people's networks according to activity and gender

		Household size	See non-resident family monthly or more	% of each group			N
				Receive support from non-residents	Give economic support to non-residents	Give practical support to non-residents	
Working	Men	4.0	37.9	34.0	4.9	5.8	103
	Women	3.6	52.2	44.4	8.9	6.7	50
Not working	Men	4.1	38.0	26.0	2.0	2.0	50
	Women	3.8	43.9	37.1	3.0	10.6	132
Pensioner	Men	4.5	44.1	42.6	10.3	4.4	68
	Women	3.8	58.6	51.7	10.3	3.4	29
All	Men	4.2	39.8	34.8	5.9	4.5	221
	Women	3.8	48.6	41.4	6.0	8.4	251

In conclusion, it appears that the maintenance of some kind of income in old age, whether through work or a pension, plays a crucial role in enabling older people to maintain their social networks, permitting them to continue reciprocating in a way that allows them to maintain a position of interdependence and autonomy. Research in Latin America has shown how work can reinforce older people's participation in civil society and thereby strengthen the intergenerational contract necessary to ensure their wellbeing at the end of the life-course (Engler 2005). This also emerged in the qualitative data, with those older people who found themselves most isolated and alone often being the ones who lacked a source of income or means of reciprocating. It seems that work not only provides a livelihood in its own right but also facilitates the diversification of older people's livelihoods through the maintenance of social capital.

6.7 Conclusion

The monetary demands of urban life and lack of social protection mean that work in old age is becoming a norm, with older people expected and obliged to continue generating their own income until they are too frail to do so. Despite these expectations and the prevalence of older people in the labour market, attitudes regarding older people's

productivity and contributions seem not to have been updated, with a negative paradigm of old age continuing to brand older people as dependent, unproductive and an economic burden on society. The result of this is that very little policy attention has been given to older people's activities in the labour market or their role as workers and contributors. Despite older people's attempts to remain active and continue being productive, labour market institutions have not adapted to cater for the needs of older people, with age discrimination rife and a general lack of work opportunities in old age. As a result, most older people are forced to work in demeaning, often physically demanding, insecure and low paid employment, with few opportunities for saving for when they can no longer work. Despite these disadvantages, there was a clear consensus amongst older people in this study that working was a worthwhile activity beyond its income-generating potential, with clear benefits for access to other forms of capital, particularly social capital (in terms of the networks they are able to form and maintain through their work) and human capital (in terms of maintaining their physical wellbeing by remaining active). Thus, whilst the continuing participation of older workers in the labour force may represent low levels of economic development and a weak labour market that has not provided the opportunities to save or earn a pension in old age, it also reflects the preferences of a new group of active, healthy older people who wish to continue being productive and financially independent.

It is nonetheless important to recognise the heterogeneity of old age and that while some older people wish to continue being economically active for longer, others' capacity to work may be limited by life-course factors that are aggravated in old age, particularly in the case of older women. Labour policy needs to acknowledge this heterogeneity, enabling those who wish to continue working and have a range of skills and years of experience to remain in the labour market while making it possible for those who cannot continue working to retire with a basic pension. Currently, labour market policies tend to be extremely ageist and fail to take account of the presence or the needs of older workers, however (Barrientos 2000). Older people thus find themselves at a double disadvantage, with work in the growing informal sector prohibiting them from saving or contributing to a pension that would enable them to maintain security in later life, and age discrimination preventing them from realising their potential in the labour market and continuing to generate enough to live on when they are older. Older people are not only affected by their own lack of opportunities, however: they also suffer from

the negative impact that underemployment and informality have upon the younger generation, who are even more likely to have no income and be forced to continue depending on elderly parents rather than offering support.

More recognition is therefore needed of the role of older people in the labour market and the way in which they are affected by labour policy, both directly and through the connectedness of generations. Measures need to be put in place to enable workers of all ages to save for old age and contribute to some kind of pension system. Opportunities for older people to continue being active also need to be strengthened, through more vocational training for older groups as well as positive affirmation and incentives for companies to hire older people. Recognising and enhancing older people's potential in this way would not only enable them to remain active and autonomous but also prevent them from being treated as an economic burden.

CHAPTER 7

LIVELIHOODS IN THE WIDER CONTEXT: THE ROLE OF THE STATE AND SOCIAL PROTECTION

7.1 Introduction

This chapter aims to analyse the wider political and economic context in which older people's livelihood strategies are located, examining how external influences can strengthen or destabilise livelihoods. Previous chapters have focused on the informal support mechanisms available in old age, partly because the extensive literature on pension reform in Latin America rarely considers the large numbers of unprotected older people (Holzmann & Hinz 2005; Palacios & Pallares-Miralles 2000; Von Gersdorff 1997). The relatively small body of research on informal support mechanisms, however, runs the risk of portraying older people as independent from the structural factors and political processes that lie behind their vulnerability. This chapter attempts to marry these two approaches by examining the interplay between the formal and the informal. It begins with a brief analysis of Bolivia's political and economic framework as a context for older people's livelihoods. It then examines specific government interventions directed at older people and how these affect older people's livelihoods. Finally the chapter includes an analysis of non-state interventions by NGOs, civil society organisations and the private sector, and their effect on older people's livelihoods.

7.2 Bolivia's economic and political context

7.2.1 The macro-economic context

Since the adoption of the neo-liberal model in 1985, the size of the Bolivian state has been considerably reduced, particularly with the privatisation of public utilities and state enterprises (Gill 2000). Given the costs of a large ineffective state bureaucracy, inefficient state enterprises and economic mismanagement, it was hoped that with market liberalisation the situation could only improve. The results have been disappointing, however, with the new model not only failing to generate economic growth and employment but also being held responsible for persistently high levels of poverty and worsening inequality (Stallings & Peres 2000; Tokman & O'Donnell 1998).

Extreme poverty in rural areas has accelerated migration causing an explosion of the urban informal sector due to the formal economy's inability to generate enough employment for the burgeoning urban population (Canavire & Landa 2006).

This raises concern both for the economically active population (EAP), with insecure working conditions rarely enabling them to earn enough to protect themselves from shocks or save for old age and for older people for whom there are even fewer employment opportunities, and who also suffer the impact of economic insecurity on their families' ability to support and care for them. The economic climate means that informal support networks upon which older people rely have been subject to long-term covariate shocks (affecting multiple households simultaneously) against which informal insurance models are ineffective (Lustig 2000). While economic hardship can lead families to pull together and offer mutual support, widespread long-term economic insecurity and uncertainty can also undermine informal support networks (Lomnitz 1977; Moser 1996b). This breakdown of implicit family contracts can have particularly negative consequences for older people, but also has implications for younger generations as they grow older (Moore 2001). It is now widely recognised that the lack of collective risk insurance mechanisms often imposes high long-term costs on the informal mechanisms on which individuals and households have to rely (Gentilini 2005).

Thus, far from being 'beyond' the effects of an unstable economy, older people are multiply exposed to its negative effects, suffering from their own lack of employment and social protection and also vulnerable to their children's and grandchildren's difficulties. Older people must not only provide for themselves, but are often obliged to continue supporting the younger generations as well, acting as 'shock absorbers' for the negative economic situation (Lazar 2004).

The negative economic climate and rise in informality also has implications for the state, which no longer regulates the majority of economic activity and suffers high levels of tax evasion. As a result it generates very few resources for development or redistribution, further reducing the possibility of a comprehensive social protection scheme. The Bolivian government therefore finds itself in the 'Catch-22' of social

protection, whereby the greater the needs of the population, the lower the capacity of the state to provide (Gentilini 2005).

7.2.2 The political context

Bolivia's political system has been characterised by instability and frequent changes of administration. Successive governments have struggled with the challenges of representing an ethnically and geographically diverse population and have rarely succeeded in incorporating the indigenous majority into the political system (DFID 2004; Hahn 1992). This changed in December 2005, however, when Evo Morales, the indigenous leader of the left-wing Movement towards Socialism (MAS), won the presidential elections with the largest majority (54%) ever recorded in Bolivia's short democratic history. Social exclusion has been a prominent feature of Bolivia's political and economic system ever since independence, with the poorest (often indigenous) population sectors excluded from decision-making processes and suffering a neglect of their economic, social, cultural and civil rights (DFID 2004; Salman 2006). Despite the introduction in 1994 of a radical decentralisation programme which increased the role of local municipalities, channelling more funds to municipal governments and encouraging more citizen involvement, many poor Bolivians continued to feel excluded (Crabtree 2005). Successive governments' failure to attend to the poor, together with high levels of perceived corruption and political instability, have worsened the relationship between the poor and the state, creating an atmosphere of insecurity and scepticism.⁶⁸

Many older people lost all trust in the state with the privatisation of the pension system in 1996, depriving many 'sandwich generation' workers of their pensions. For others, the introduction of the universal non-contributory pension, the *Bonosol*, represented a landmark - the first time they had felt supported by the state or received any kind of hand-out. Yet its withdrawal two years later, when the government changed, reinforced the view that the state could not be relied upon. This constant back-tracking on policy has made many older people distrustful of state institutions, with the unreliability of formal support making them increasingly aware of the need to develop their own strategies for old age. This was illustrated in focus groups, as one old woman lamented:

There's no support for older people, given what the government's like, as well as the fact that it has no money. They even want to take away the

⁶⁸ Bolivia ranked 122 out of 145 in the 2004 corruptions perception index of Transparency International

Bonosol that goes to all older people. We just can't rely on state support; we prefer to rely on our children and not the state.

While older women complained about the lack of benefits or practical support (such as day-centres, care-homes or income-support), older men often resented the lack of recognition of their contributions to their country, through a lifetime of hard work. They complained about governments' failure to provide employment in old age or to acknowledge their past contributions through some kind of minimum pension. As one former driver (with no pension) explained:

There ought to be subsidies for people of 50 and over; the government ought to strengthen us in this situation, because we gave so much in our youth. In our youth we did many things for our homeland. We built roads. We worked for it, we all did. But there's no support for us. That help doesn't exist.

7.3 Social protection

In a country with such high levels of deprivation, the role of social protection in addressing vulnerability is particularly important (Conway, De Haan, & Norton 2000). Social protection interventions can be divided into two separate categories: 'social insurance', aimed at the non-poor and those employed in the formal sector to help them to manage risk, and 'social assistance', aimed at the critically poor to reduce their vulnerability (Gentilini 2005; Holzmann & Jorgensen 2000).⁶⁹ This group includes those without income-earning potential, pensions or savings: the majority of older people in poor urban areas of La Paz. Given the size of the informal sector and the fact that two thirds of the population live below the poverty line, the demand for social assistance is greater than that for social insurance, yet this is not reflected either in the budget allocated, nor in the policy attention it receives.

7.3.1 Social insurance

Bolivia has a long, if inadequate, history of social insurance, having first introduced pensions for public sector employees (teachers, military and civil servants) in the early twentieth century. Coverage was substantially expanded following the revolution of

⁶⁹ Gentilini (2005) highlights the importance of distinguishing between the two principal components of social assistance: safety nets and welfare mechanisms. While the former are directed at the chronically poor with the capacity to work, the latter are directed at the chronically poor who are not able to do so (including older people, the infirm or socially marginalised groups).

1952 with new benefits covering disability, maternity and medical care, and the Social Security Code of 1956 introduced a more extensive pension and health insurance system. Despite this, in the 1980s, at the peak of the state's involvement in pension provision, only 20% of the population were covered (including the families of insured workers) (Vizcarra & Moscoso 2005).

Bolivia has one of the lowest levels of pension coverage in Latin America, particularly in rural areas, with pensions reaching only 26% of urban older people and 3% of rural older people, according to figures from 1997 (CEPAL 2002). Social insurance has been further reduced since the privatisation of the pension system in 1997, which replaced the old solidarity based 'pay as you go' defined-benefit system with one of privately administered defined-contribution managed by Pension Fund Administrators.⁷⁰ Workers' contributions to the old system were transferred into the new system, while retired workers continued to claim their benefits from the state agency (CEDLA 2003). The aim was to improve efficiency, increase coverage and correct the inequities in the use of public spending to subsidise a system covering only a small minority of the labour force and yet the new system has been criticised for exacerbating inequalities, particularly gender differences in pension coverage. With no guaranteed minimum pension, the system leaves women particularly unprotected since they tend to have made fewer contributions, to have lower salaries than men, to retire earlier and to live longer (Mesa Lago 2002a). While coverage has improved (from 329,000 affiliates in 1997 to 934,000 in 2005), the system is still far from covering the life time poor and informal sector workers. It has also created a cohort of 30,000 'sandwich generation' workers who fell between the two systems and will therefore grow old in poverty, having failed to make adequate contributions under either system to earn a pension.⁷¹ With an emphasis on individual responsibility rather than intergenerational solidarity, private pension providers have no incentive to provide coverage to the poorest sectors, who cannot afford to contribute; nor does the government take any responsibility for the uninsured, continuing to pay the pensions of only those who had already retired under

⁷⁰ Defined-contribution pensions are those in which an individual claims only as much as they have contributed to their own individual account, in contrast to defined-benefit pensions, which are determined by a formula and have no individual accounts.

⁷¹ While the system still fails to cover most informal sector workers, it has made improvements in coverage of the self-employed, from only 632 affiliates in 1997 to 41,000 in 2005, according to the *Superintendencia de Pensiones, Valores y Seguros* (www.spvs.gov.bo)

the old state system.⁷² Despite the limited coverage, public expenditure on pensions remains relatively high (2.5% of GDP in 1998) even after privatisation, with most spending heavily skewed towards the non-poor: 83% of state pensions go to the non-poor older population, whereas 63% of the older population lives in poverty (DFID 2002; INE 2001). Partly due to this inequity, only 46% of Bolivia's social expenditure reaches the poor, with proper reforms needed to correct the distortions in the public pension system that limit social assistance spending and lead to further exclusion of the poorest sectors from social protection (Instituto Nacional de Estadística 2003).

7.3.2 Social assistance

With almost two thirds of Bolivia's older population below the poverty line, social assistance is often a more appropriate means to address their needs than social insurance. Successive governments have eventually recognised the shortcomings of the neo-liberal economic model in addressing poverty and inequality and implemented a range of social programmes (Klasen 2004). Major reforms were introduced in 1996, notably in education, health, social infrastructure, citizen participation and the decentralization of government administration. While the role of the state has been reduced, social assistance remains one of the key areas in which the government is still active, with health, education and poverty reduction rising in its list of priorities since it transferred responsibility for economic activity to the private sector. Between 1990 and 1999 social spending was prioritised and the share of public spending directed at poverty alleviation rose from 18.5% to 60%, financed by the privatisation of state enterprises (UDAPE 2003). Bolivia has also been a recipient of resources from the Highly Indebted Poor Countries (HIPC) initiative and in 2001 approved its own Poverty Reduction Strategy Plan (PRSP), acknowledging that 'poverty, inequality and social exclusion are the most severe problems affecting democracy and governance in Bolivia' and emphasising the shared responsibility of state and society to combat poverty (DFID 2002). A range of different social and rural development funds were introduced to target vulnerable groups, including children, women, indigenous and older people.

⁷² In 2004, a total of 133,855 people were still receiving pensions from the state-run Pension Directive, with a further 20,000 pension requests pending and 60,000 non-pensioners demanding some kind of recompense for payments made to the state system, which they are now unable to claim (*La Razon* 1/04/04).

7.3.3 The state and older people

The state's relationship with older people has been characterised by inconsistency and lack of commitment. Governments have failed to mainstream ageing into all policy sectors and sidelined older people's affairs to insignificant viceministries without executive power, adequate budgets or influence. The fact that, at the time of research, older people's issues were managed by a viceministry that grouped them with children and adolescents (categorising them as dependants rather than economically active citizens) is indicative of their low status.⁷³ The lack of a permanent state institution to represent older people has led to an inconsistent approach to ageing in policy-making. Older people continue to be treated as a social problem, dealt with through programmes of assistance that rarely reach those most in need.

In an attempt to co-ordinate the different benefits for older people, in August 1998 the 'Law of Rights and Privileges' (Law 1886) was passed, introducing reductions in transport costs, public utility costs and tax bills. Badly planned and inadequately disseminated, these benefits rarely reach the poorest, with eligibility for public utility or tax discounts requiring that the older person be the owner of their property, thereby excluding those living in rented or family accommodation.⁷⁴ Similarly, discounts on public transport are rarely implemented due to lack of awareness or unwillingness of the transport companies to comply with the law. The lack of public information about these benefits means that not only beneficiaries but also the general population are unaware of them.

The most significant part of Law 1886 was a new health programme, the *Seguro Médico Gratuito de Vejez* (SMGV), providing free healthcare for all uninsured older people. All those aged 60 and over are eligible but they have to present identification documents to register with their municipalities.⁷⁵ Lack of information, high illiteracy and extensive bureaucracy, combined with a general lack of incentives for municipal governments to

⁷³ Issues relating to old age were being managed by the 'Directive of Children, Adolescents and Older People' under the viceministry of the same name, part of the Ministry for Human Development.

⁷⁴ A survey in La Paz in 2000 showed that only 6.6% of the older population benefited from a discount in water bills, while only 5.6% obtained the discount in electricity bills (Zerda 2000).

⁷⁵ Until December 2005, SMGV was co-financed 60% by the National Treasury and 40% by municipal government. A new decree recently passed all responsibility to municipal government. Older people must therefore be enrolled in the programme with their local municipality before treatment is authorised.

register older people, mean that many of the poorest and most vulnerable people are excluded from the programme. In 2000, only 13.8% of the older population were registered, which, combined with the 26.8% with private healthcare, means that only 40.6% of the older population were receiving healthcare (Zerda 2000). Nor has there been much progress in recent years, with only 35% of all older people registered with the SMGV in 2005 and only 105 of the 326 municipalities in Bolivia providing the service for older people (UDAPE 2004).⁷⁶

At local government level, ageing is rarely incorporated into departmental or municipal policy. The only real attention given to older people is through the provision of a small number of *asilos* (care-homes), *comedores* (soup-kitchens) and day centres, with as few as 2821 older people (approximately 0.7% of the older population) benefiting from such measures in the whole of Bolivia (Zerda 2000).

In March 2005, after almost fifteen years of negotiation 'The Law of Older People' was finally passed by the Lower House of Congress, although it still remains to be adopted as law. This law aims to provide a comprehensive legislative framework to protect older people's rights and confront the questions relating to their poverty and social exclusion, covering issues such as citizenship, labour insecurity, discrimination and abuse.⁷⁷ As well as granting certain benefits such as a system of discounts for older people, the law proposes the replacement of the *Bonosol* with a monthly means-tested pension of 440Bs (approx \$50 US) for all those not currently covered by the public or private pension system. The realisation that 74% of the older population (approximately 430,000 people) would be eligible for this monthly pension, at an annual cost of approximately \$100m, however, sent the government into retreat. The Treasury swiftly announced that funds were not available unless taxes were raised, and that payment of a minimum pension would lead to a worsening fiscal deficit, from its current 5.2% to 6.5% of GDP.⁷⁸ Consequently, the only form of social assistance reaching most older people remains the *Bonosol*.

⁷⁶ Information from INE and Caja Nacional de Salud (November 2005).

⁷⁷ Interview with Sonia Cuentas, Defensa del Anciano, La Paz (May 2005)

⁷⁸ *La Prensa*, 30/03/05

7.4 The Bonosol

The *Bonosol* was introduced in 1996 as a means of compensating those who were excluded from the private system by providing all Bolivians aged 65 or over with an annual cash transfer of approximately \$250 USD.⁷⁹ The *Bonosol* was promised as a fixed annual payment for the next 70 years, to anyone born before 1975 who reached the age of 65, with over 3m Bolivians expected to receive the *Bonosol* within that time. Its objectives were threefold: (i) to provide pensions for those excluded from the formal system; (ii) to distribute the profits of capitalisation of state enterprises; (iii) to contribute to poverty alleviation (Leach 1998).

Financed by the resources from the privatisation of state enterprises, the *Bonosol* complied with the World Bank recommendations for a multipillar pension system, representing the 'noncontributory or "zero pillar" ... that provides a minimal level of protection'(Holzmann & Hinz 2005: 9). The *Bonosol* therefore acted as a safety net in old age for excluded groups, 'especially the lifetime poor, those with incomplete employment history, and workers in the informal sector who may stay outside the formal sector.' (Holzmann & Hinz 2005: 125).

Whilst many dismissed the *Bonosol* as an electoral strategy, it was an innovative and original attempt to redistribute state resources amongst the people who had contributed to building up the privatised industries. The funds came directly from the collective capitalisation fund from the five largest public enterprises (Von Gersdorff 1997). Since 1997, however, these funds have failed to generate the interest needed to meet *Bonosol* payments, leading to an increasingly unsustainable deficit. This rising deficit has led to concerns about the sustainability and appropriateness of a universal non-contributory pension system, even one set at such a low level, in a country where many of the poor die before they reach old age and where income inequality is so high. It has also led to debates about the use of public funds for older people over other age groups, with little awareness of the wider benefits of providing older people with pensions or the way in which these are invested to reduce the vulnerabilities of their families and households (Barrientos 2000). After only two years of benefits, the *Bonosol* was eradicated in 1998,

⁷⁹ Since the Bonosol is fixed in Bolivianos, rather than US Dollars, its value has been gradually eroded with inflation, so that in 2005 it was only worth \$225 USD.

but then reintroduced in 2002, since when it has survived three changes of president. In 2006, however, its future is in question following the recent renationalisation of Bolivia's oil and gas reserves and the transfer of the funds from which the *Bonosol* is paid to the state-run energy company, YPFB. Despite initial statements that the *Bonosol*'s future was guaranteed, the vice-president has repeatedly commented on the unsuitability of a non-contributory pension which benefits both rich and poor, raising concerns about the future of a universal system and the capacity of the YPFB to manage a more complex means-tested system.

7.4.1 Who benefits?

In 2003 the government expected 350,000 people to collect the *Bonosol* but the number actually doing so was 429,334, although it is unclear whether this was due to false claims or incorrect demographic predictions. According to an impact assessment, 50% of beneficiaries (56% of female beneficiaries) reported that the *Bonosol* was their only form of cash income (UDAPE 2003). Simulations by CEPAL have also illustrated the importance of older people's incomes for the reduction of household poverty: without older people's labour income the rate of poverty amongst urban households with older people would rise from 40% to 50%, whilst without pension income, it would rise to 51% (Guzman 2001).

The household surveys I carried out showed that 87% of older men and 82% of older women were receiving their *Bonosol*. This reflects the urban location and the fact that by 2004, this cohort had had enough time to obtain the documentation to claim their entitlement. Those not receiving their *Bonosol* often lacked proper identification and documentation, frequently because of illiteracy (Table 7.1).

Table 7.1: Characteristics of older people with and without Bonosol

	<i>“Bonosolistas”</i>	Older people without <i>Bonosol</i>
Mean Age	73.3	68.7
Female (%)	50.4	61.5
Illiterate (%)	28.9	38.5
No education (%)	27.5	36.5
Monolingual Quechua/Aymara (%)	6.4	17.6
Living alone (%)	8.9	11.5
In receipt of pension (%)	25.4	7.7
In domestic activities (%)	18.2	30.8
Income-generating activities	36.1	34.6
N	280	52

Source: Household survey data

As Table 7.1 shows, the majority of older people not receiving their *Bonosol* were female, with higher levels of illiteracy and lower levels of education than *Bonosol* beneficiaries. A slightly higher proportion also lived alone, possibly indicating a relationship between solitary living and social exclusion. The higher mean age of those receiving the *Bonosol* may be explained by the fact that 49% of those not yet receiving their *Bonosol* were only 65 years old and may not yet have registered. Those missing out on their *Bonosol* were also less likely to be pensioners and more likely to be engaged in domestic activities. These figures suggest that it may be the older people who are already the poorest and most excluded, who may be most likely to miss out on the benefits of the *Bonosol*.

Analysis of the importance of the *Bonosol* to older people showed an interesting relationship between gender and activity (Table 7.2). While overall, a higher proportion of female beneficiaries ranked the *Bonosol* as an ‘extremely important’ source of income (explained by their lower probability of having an alternative source of income), among older people who were not working, a higher proportion of male beneficiaries valued the *Bonosol* as ‘extremely important’. This may reflect older men’s dependence on work and income-generation and may be indicative of the lack of options available to older men without employment.

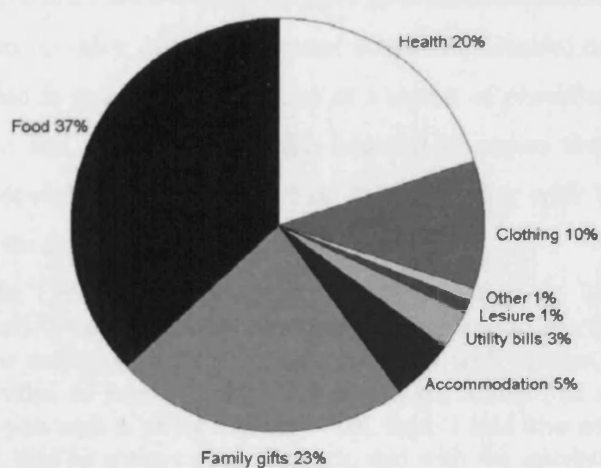
Table 7.2: Older people for whom the Bonosol was important

% for whom <i>Bonosol</i> income is 'extremely important'	Older Men	Older women
Economically active	12.5	35.6
Others (domestic/inactive)	88.6	75.0
All beneficiaries (including pensioners)	27.5	49.6
N	91	117

Source: Household survey data

In terms of the *Bonosol's* use, a nationwide impact assessment showed that older people dedicate almost all of the *Bonosol* to common household expenses, with only a small proportion used for their own personal needs or leisure, and almost a quarter of its value (24%) given away directly to other family members (Figure 7.1).

Figure 7.1: Bonosol expenditure by older people



Source: (UDAPE 2003).

7.4.2 The impact of the Bonosol on livelihood strategies

While the *Bonosol* acts as a vital source of financial capital, it also has other wide-reaching impacts on older people's livelihood strategies. The sustainable livelihoods framework provides a useful means of analysing the real impact of the *Bonosol* by

enabling us to consider how it strengthens older people's capabilities and assets (Chambers & Conway 1992). Older people tend to convert the *Bonosol* into other types of assets contributing to positive livelihood outcomes. The *Bonosol* therefore acts as an investment for poverty prevention and relief, both *protecting* and *creating* assets. The resulting livelihood outcomes can also be important for their households and families.

Financial capital: In response to older people's limited ability to generate sufficient income to meet their needs, the *Bonosol* provides a vital source of revenue at a time when other income-generating opportunities are limited by age discrimination or failing health. As one very old widow living alone explained, the *Bonosol* is her only income, allowing her to meet her basic needs and 'to buy myself sugar and vegetables, to buy in order to eat'.

The *Bonosol* is also used as collateral or as a form of financial capital to invest. In some cases this capital is invested in younger generations, usually in education, but often in housing or other expenses. This not only gives older people the opportunity to support their family but also provides them with an informal insurance mechanism, a bargaining chip for future support. In other cases the *Bonosol* is used as financial collateral, in the form of loans provided in return for interest, or as a means of providing older people with additional status and respect through the financial resources that they control. Doña Toribia, a widowed grandmother in San Jacobo, living with a large family explained her role as the family money-lender:

My children said 'Lend me money, I'll pay it back' they told me. I lent them money and I said 'I've lent you money because you lend to me too'. Yes, they pay me the money back: 'I'm paying you back with interest, Mama'. One of them works, so he said 'that's how it will be, Mama', he said, 'I'll give it back to you with a bit of interest'. 'OK then' I told him and I gave him the money, and he always pays me back, and with the interest he pays me back sometimes I buy sugar, bread. He also gives me tea, coffee 'Here, Mama, let's eat together' he says to me.

Other older people use their financial capital to invest in small businesses that enable them to continue generating some income in old age and, often, to provide employment for their children. Doña Elvira, an elderly widow, living in dilapidated housing in Zona Central with an unemployed son and grandchildren, explained how the *Bonosol* had

provided the capital to start a small business. She had bought a stock of blankets that her family could then resell at a profit:

With this [the *Bonosol*] I buy a few things, I go from here to Calama [in Chile] to buy blankets... I buy a dozen or two dozen, depending on the price, using the money from the *Bonosol* as capital.

Since her health declined and Elvira has been bed-bound and unable to work, the *Bonosol* has meant that she can still play an active part income generation activities, letting her son do the selling instead. This is a mutually beneficial agreement, given her son's lack of capital. She gave him strict instructions about how to manage the money:

I told him 'look, now, with my ill health, let's buy blankets and then you can help me to sell them and we will spend any profit on the house but the capital must not be used up. We must always keep the capital complete and only use the profit for expenses to eat', I explained to him. 'OK, fine, I'll help you' my son said to me.

Elvira's example illustrates how the *Bonosol* can contribute to family cohesion, strengthening the bonds between generations by enabling them to work together.

The *Bonosol* also protects older people from dependence and enables them to maintain their dignity and autonomy in old age. The independence it brings also enables them to continue contributing towards household expenses and makes it more comfortable for them to receive care and support without feeling they are a burden. This helps to overcome the ambivalence between the desire for autonomy and the need for care (Spitze & Gallant 2004). As one widow living in Zona Central explained, the *Bonosol* enabled her to maintain some kind of financial independence so as not to over-burden the daughter with whom she lived and also allowed her to be generous towards her family, implicitly repaying them for their care:

There's no need to tell her [the daughter] 'give me'; if I need something to cook for myself, well then I just go and buy it there's always something, then. I've got my *Bonosol* and with that I also bought a bit of sugar and a bit of rice. I gave my daughter a gift of a cooking stove on the day that I got the *Bonosol*. I bought chickens so that they [the family] would all eat.

Social capital: The ability to continue contributing and reciprocating is an important way of converting the *Bonosol* into social capital, at a time when older people might otherwise lack the assets to maintain their informal support networks. Doña Aida is a widow living in a small apartment in Zona Central with two semi-unemployed daughters and a young grandchild. She explained how the *Bonosol* was a key factor in

sustaining the household income, but more importantly, how it enabled her to ‘do her bit’, therefore making her daughters more willing to help her:

I don’t spend it [the *Bonosol*]. I have to buy things for the household, the things that we need. My daughter doesn’t take it away from me. She doesn’t take it away, she’s good. I help her as well, she helps me too, we both help each other. What else can we do, no?

It is not just intergenerational flows of support that can be strengthened, but other more general social networks. The *Bonosol* strengthens older people’s informal support networks, providing a wider back-up for emergencies. Doña Petrona, a widowed shopkeeper in Zona Central, whose daughters offered little support, explained how it was a friend who was a year older, and consequently earned her *Bonosol* sooner, who shared the money to help Petrona pay off the debts from opening the shop:

I had a friend here. The first year I wasn’t old enough to get my *Bonosol*, but she already had hers because she was older than me, so she gave me 100 pesos. She was very kind, she used to cook and she would share the food. Once she lent me money to pay the debt on my little shop that I have.

Despite the concerns that public transfers such as the *Bonosol* may crowd out informal support, it appears that in many cases the *Bonosol* actively enhances support between family and kin. Given the relatively low value of the *Bonosol*, it is not to be expected that older people can survive from this alone (younger family members never saw the *Bonosol* as replacing the need to support their parents). Instead the *Bonosol* was seen as a bonus that enabled older people to maintain their dignity and complement their existing strategies. The *Bonosol* thus has an important knock-on effect beyond its cash value. Long after the \$225 has been spent, there may be a lasting effect in terms of the good will and social capital generated by those who know how to make wise use of their *Bonosol*.

Human capital: The *Bonosol* also plays an important part in strengthening human capital – both of older people and often of their families.⁸⁰ It contributes to keeping older people healthy and well, allowing them to meet basic nutritional needs and medical costs to sustain their human capital. While health care for older people is meant to be free, medication is not covered by the SMGV, meaning that without the *Bonosol* many older people could not afford even the most basic treatment. One elderly

⁸⁰ Human capital refers to skills, knowledge, good health and ability to work – all of which are necessary to pursue successful livelihood strategies (DFID 1999)

divorcee in Ladrilleras, Doña Victoria, was left severely disabled after a car accident. She explained how her *Bonosol* was essential to her:

The *Bonosol* has always been a help: for example for medicine, because I have to take some pills which are so expensive, but it's these pills which keep me alive.

The *Bonosol* also contributes to the human capital of younger generations: for instance, by contributing to the costs of their education and professional training. As one retired miner in San Jacobo, bringing up his two teenage sons alone, explained

I'm still living with my two youngest sons, since their mother abandoned them, and I'm using the bit of income I have for their studies.

Older people often invested in the education of their children or grandchildren, with the hope that they would ultimately '*salir profesional*' and obtain a career that would provide them with a more secure future. By facilitating children's financial independence, this strategy could eventually ensure that they would be able to help their parents should the need arise. and, consequently, ensuring the possibility of upwardly flowing intergenerational support should the need arise. As one mother of six in San Jacobo explained

As we brought our children up and gave them a profession, so they should pay us back at some time.

The *Bonosol* thus plays a key part in enabling older people to strengthen their own long-term insurance mechanisms.

Physical capital: Older people also invest the *Bonosol* in secure physical assets, such as land, housing or other basic infrastructure. Doña Sobeida, a widow, living in a ramshackle house in San Jacobo with her two orphaned grandsons, explained how she invested her *Bonosol* to make its value last. She had never earned much money, building her own house with her husband when the area was still countryside and they could work the land. Since being widowed she has managed to scrape together a living by breeding rabbits and dogs to sell in the market. It was not until she received the *Bonosol*, however, that she finally had some spare money that she could invest in her one major asset – her home:

I used [my *Bonosol*] to repair my house and with what was left I bought food. Then, here inside the house I built myself a patio. If you have a bit of money you have to manage it properly, you can't just let it go.

Maintaining one's physical capital (particularly a house) in old age increases older people's bargaining powers and provides them with an asset that can reduce their economic vulnerability (Lloyd-Sherlock 2003). Sobeida's house provided her with a space for income-generating activities and enabled her to accommodate her grandsons, holding together her dwindling family. Being able to house her grandsons meant that she could feel more entitled to ask them for help when she needed it, maintaining a relationship of interdependence rather than dependence.

Citizenship: In addition to the *Bonosol*'s use both to *relieve* poverty and *protect* from poverty, there has also had a significant impact on older people's citizenship rights and participation in society. Many older people (particularly those in rural areas) used to have no documentation and were unaware of their rights (Phillips 1998). For the first time older people have now been recognised as citizens with rights, regardless of their background. The provision of a universal benefit such as the *Bonosol* has also served as a strong incentive for older people to register, obtain identity cards and find out about their other rights, such as access to free healthcare and discounts on public transport and basic utilities. By encouraging older people to acquire legal documentation the *Bonosol* has also reinforced their sense of citizenship, an important step given the high levels of social exclusion and chronic poverty (DFID 2004).⁸¹

An indirect impact of the *Bonosol* has been the growing number of older people's groups that have been forming around La Paz and elsewhere. These groups serve as a powerful means of mobilising older people and events such as the National and International Day of the Older Person are now celebrated with large attendances in the main street of La Paz, displays from each group, talks and exhibitions. Older people are also becoming more politically aware and eager to stand up for their rights. Demonstrations, a regular occurrence in La Paz, now include many older people: not just formal pensioners but also *Bonosolistas*, who now have a common cause in something to 'defend'. One elderly indigenous woman from San Jacobo proudly explained how, since receiving the *Bonosol*, she too had become a political activist:

They [the government] should pay more, but nobody says anything, nobody complains. 'Why not?' a group of us said, many of us, men and women; so

⁸¹ Of the 4000 cases attended by the CSL each year, some 70% relate to documentation problems, with 90% of older people coming from rural areas and speaking Aymara, 89% are illiterate.

we decided to go on a march. We went to the Plaza Murillo [where the congress is] and we blocked the Prado [main street] ... This time there will be even more of us, so many of us are going to protest, they [the government] say that they're only going to give us 1200 pesos for our *Bonosol*, so we'll march again, we'll block the roads too, there'll be so many of us, people from the countryside will come too.

Whilst encouraging older people to take to the streets may not have been one of the *Bonosol*'s key objectives, the indirect impact on older people's self-identification as an active political group has arguably been one of its greatest achievements. A parliament of older people has been formed and older citizens' monitoring groups have been organised to provide ongoing feedback on existing policies.

7.4.3 Unsustainable and badly administrated?

The *Bonosol* still fails to meet the guidelines for a 'universal non-contributory pension' for a number of reasons.⁸² It suffers from a number of problems, principally financial unsustainability due to the lack of government commitment and practical issues resulting from its inappropriate design and lack of resources. Never intended as a permanent institution (with a projected duration of 70 years only) the *Bonosol*'s introduction was, in many ways, a form of 'strategic bundling', helping to legitimise the privatisation of the pension system by providing a consolation prize for those who would no longer receive a minimum pension due to inadequate contributions (Mesa Lago 2002b: 712). Its unsustainable budget and dependence on 'borrowed' resources from the private pension funds has made the *Bonosol* increasingly unpopular with both private pensioners and working-age contributors. The result of this is anxious uncertainty amongst poor older people and growing resentment amongst younger people. As one older man in the Zona Central focus group, with grown-up children working in the formal sector and contributing to pension schemes explained:

This *Bonosol* is just government demagoguery, because if they keep giving the *Bonosol* to all those to whom they've been giving it, then we're depriving our grandchildren and our children of what they need to eat, because it's that money that they need to retire with: with that same money they should be drawing their pensions.

⁸² The *Bonosol* fails to meet the ILO definition of a non-contributory pension because it is not funded through the budget, but through a separate fund managed by private pension administrators (International Labour Organisation 2000).

Ironically, it is this financial unsustainability that is undermining popular support for the universality of the *Bonosol*, particularly amongst poor older people who one would expect to be its staunchest supporters. A number of poor older men and women also expressed their discontent that wealthy pensioners with other sources of income benefit from these scarce resources. As one woman in San Jacobo, still in her early 60s and not yet old enough to receive the *Bonosol*, exclaimed:

I tell you, the government ought to say 'we won't give out the *Bonosol*' and identify those who already have [pensions] and not give it out to the wealthy. Look, the people that are receiving the *Bonosol* are the richest ones from the wealthiest districts...there's so much corruption and the people who have the most just want more.

Despite the *Bonosol*'s attempts to promote progressive income redistribution, there may be some basis for fears that the rich are receiving more than the poor. According to a World Bank study the progressive nature of the *Bonosol* is counterbalanced by poorer people's shorter life expectancy, with a man from Potosí (the poorest department in Bolivia) receiving an average of US \$270 in his lifetime, compared to a woman from Santa Cruz (the wealthiest department) receiving US \$2,195 (Leach 1998). These concerns about its regressive effect would not be such an issue, however, were the *Bonosol*'s financial basis more secure and its future more sustainable.

There are also a number of practical problems relating to the *Bonosol*, particularly its being a one-off annual payment rather than a monthly income. Whilst this may have certain advantages, minimising bureaucracy and providing older people with a lump sum that can be invested, for many older people it means that the money rarely lasts beyond the first few weeks or months. This problem is exacerbated by the fact that older people must collect the payment in cash in person with no option of depositing it in a bank account or claiming it in instalments. This can lead to practical inconveniences for those who have to travel, are unwell or must stand in queues to collect their payment, but the presence of large numbers of old people with significant sums of cash has also led to a rise in reported theft, mistreatment and elder abuse. Many older people described cases of abuse from younger family members, who exploit their older relatives in order to extract the *Bonosol* cash from them.⁸³ Even amongst non-abusive younger family members, the temptation of a large sum of cash is often too

⁸³ According to the CSL cases of elder abuse have risen sharply since the introduction of the *Bonosol*, with many cases of theft, mistreatment or abandonment of older people by younger relatives.

great, with older people often complaining that their families ‘borrow’ the money so that within a few days there is nothing left. As one unmarried elderly man, living with his sister’s family in Zona Central explained:

My sister came and asked me for 400, then the other [nephew] came and asked me for 300, another [nephew] asked me for 200 and then that was 1000 gone just like that...

There were also complaints about the low value of the *Bonosol*. At its current rate of \$225 the *Bonosol* currently represents about 25% of the annual average GDP per capita (\$886 US) and is barely sufficient to cover an older person’s living expenses for a year. The low value is consistent with the World Bank’s recommendations that a universal pension should be kept small in order not to ‘disincentivise’ people from private savings or make it too attractive an alternative (World Bank 1994). In a country like Bolivia, however, where 63% of the population live below the national poverty line, it is questionable how many people would be able to afford private savings anyway.⁸⁴ The issue comes down to a question of whether the *Bonosol* is a genuine attempt at social protection that really aims to provide a sustainable income for older people or merely a short-term populist policy. The fact that the government has abandoned the pay-as-you-go pension for private individualised accounts that the vast majority of older people cannot afford, indicates that the *Bonosol* may be more of a consolation prize than a systematic effort to create social protection for poor people in old age.

7.5 Non-state interventions

7.5.1 Defensa del Anciano

There are a variety of other institutions (non-governmental, voluntary and private sector) that have an effect on older people’s livelihoods both directly and indirectly. Most of these institutions are united under the common umbrella of the *Defensa del Anciano*, a network of 24 organisations working to support older people’s rights principally in La Paz and El Alto, but increasingly in rural parts of the country. This network, now ten years old, acts as a platform for the debate of older people’s rights, a means of raising awareness about ageing issues and a representative body for lobbying purposes. The *Defensa*’s activities include liaising with the state at both central and municipal level, organising seminars, meetings and inter-institutional discussions on

⁸⁴ Figures from 1990-2001 from the UN Human Development Report 2004. The national poverty line is measured as ‘the poverty line deemed appropriate for a country by its authorities’

ageing issues, running workshops for older and younger generations and publishing written and audiovisual material.⁸⁵

7.5.2 Non-governmental organisations

Despite the plethora of non-governmental organisations (NGOs) working in Bolivia, few prioritise older people's needs. The most established NGO working with older people and the one with the widest coverage is *ProVida*, which provides healthcare, day centres and assistance for micro-entrepreneurial activities to older people across Bolivia, as well as organising local community groups of older people. A number of smaller NGOs and church-based organisations provide similar services to older people on a smaller scale. These included two charitable organisations through which I set up my research in Ladrilleras and Zona Central: The *Centro Comunal El Carmen* and Jesuit-run *Comedor San Calixto* respectively. The first of these provided health and dental care, adult education and vocational training, a soup kitchen and a child-care centre (services benefiting all age groups), while the latter provided a day centre with cheap food and showers, principally used by homeless people but also a number of older men.

HelpAge International's work in Bolivia has focused on advocacy and rights issues and attempts to address the structures that make older people vulnerable in the first place. Working through partner organisations, HAI emphasises the importance of citizenship by helping to establish groups across the country where older people learn about their rights, offer mutual support and make themselves visible as an important and growing sector of society. Several socio-legal advice centres have been created around the country, managed by professional lawyers and social workers together with student volunteers, where older people can get advice on their rights, gain assistance with documentation or report cases of abuse. The first of these centres was established by *Defensa del Anciano* and HAI in 1998, in response to the huge demand for advice from older people who had no means of proving their age to claim the *Bonosol*. Despite their work, the coverage of these centres is still low, however, and support from the state has been minimal.⁸⁶

⁸⁵ Information from Defensa del Anciano website: <http://www.vejezdigna.org/>

⁸⁶ Even after the widespread documentation campaign spearheaded by these centres, 10.2% of older people still lacked documentation according to the 2001 census (INE 2001).

Another programme raising the profile of older people in Bolivia is the Older Citizen's Monitoring project (OCM). In La Paz, El Alto, Sucre, Potosí and Tarija groups of older people have been trained to provide ongoing monitoring and evaluation of government policies, even gaining media coverage with a weekly television programme reporting their findings. In La Paz and El Alto, these groups are now directly involved in policy-making, having made alliances with the ombudsman's office and municipal governments to supervise the coverage of the SMGV.

7.5.3 Voluntary associations

A number of voluntary associations have also formed to represent older people at regional and national level. The largest is the National Confederation of Pensioners (*Confederación Nacional de Jubilados y Rentistas*), representing 36 associations of retired workers from different departments and industrial sectors, with more than 140,000 members (Zerda 2000). The confederation's size and organisational capacity means that it has played an important part in raising the profile of older people and their rights. Other significant groups of older people include the *Beneméritos* (war heroes from the Guerra del Chaco in the 1930s) and their widows, who in 2000 represented a further 19,700 people, although these are mostly younger widows, many of whom married retired soldiers much older than themselves as a means of obtaining a pension for the rest of their lives.

Older people without pensions have never been as well-organised or aware of their rights as pensioners and often have the disadvantage of not belonging to any particular industrial sector or trade. Few older people want to be identified solely on the basis of their age or membership of a certain cohort. This lack of self-identification as 'older people' was evident in the focus groups and interviews when people would often talk about the elderly as 'the other' - always 'they' rather than 'us' - rarely wishing to identify with a group that is perceived as weak, dependent and helpless. In some cases this was because they were still in good health, as with Antonio:

I'm 68 years old now, but I don't feel old yet, I'm still strong ... I still have the strength to work

Interviewees would often reinforce the negative stereotype of old age through their own comments. As one woman in her early sixties in Zona Central, discussing the differences between ageing in men and women, stated:

When a woman's old and she can't get up, she suffers (the same as men) because she can't do anything, she's useless, because she's old she's useless.

One organisation striving to overcome these prejudices and make people proud to recognise themselves as '*ancianos*' is the National Association of the Older Person - ANAMBO (*Asociación Nacional del Adulto Mayor de Bolivia*), which was created in 2001 to represent older people's rights. In 2006 ANAMBO represents 27 different associations of older people from urban and rural areas. These groups raise awareness of older people's issues, offering training and activities for older people and participating in public events to raise the profile of older people in society. These groups serve as an important means of raising older people's self-esteem, building their social capital and offering them a forum in which to discuss their rights. There was a notable difference in the attitudes of older people who belonged to one of these groups and others in the case study zones, who tended to be more pessimistic, less informed and less willing to trust strangers or participate in community activities. Despite the gradual growth of older people's organisations, HAI estimates that as few as 2% of all older people belong to any kind of older person's organisation (Zerda 2000).

7.5.4 Private sector institutions

The private sector has paid little attention to the enormous potential older people represent. Many businesses will not employ older people and discrimination also exists in the provision of credit and business services. This is most evident in the area of microfinance, for which Bolivia is famous, having been the home of the pioneering *BancoSol*, one of the first commercial banks to provide credit to the poor (Brett 2006; Mosley 2001). While these microfinance organisations compete fiercely for borrowers, they impose strict age restrictions, often refusing to give credit or insurance products to older people.⁸⁷ Nor does there appear to be much awareness of the small and micro-enterprises (SMEs) run by older people with an assumption that it is only the young

⁸⁷ *Bancosol*, the largest of Bolivia's microfinance institutions, states in its literature that it seeks clients with 'dynamic adjustment capabilities' and that 'most of the clients are young, with a predominant age group between 35 and 40 yrs'. It imposes an age limit of 65 on most insurance products (www.bancosol.bo)

who can be entrepreneurial. As a result, the only credit, start-up capital or business advice that older people can get is from NGOs or charitable organisations such as those mentioned earlier. Despite the government's intentions that older people remain economically active for longer and participate more actively in the formal and informal economy, the state has done little to encourage private enterprises either to employ or give credit to the older population (Comision Nacional Para El Adulto Mayor 2001).

7.6 Conclusion

This chapter has illustrated the importance of the complex macro-environment in which older people develop their livelihood strategies. Far from being removed from the political and economic context, older people are in many ways doubly exposed, both directly through their own lack of coping mechanisms, but also indirectly via the younger generations with whom their livelihood strategies are closely entwined. The high levels of social exclusion amongst older people mean that they are particularly vulnerable to economic shocks and negative policies. The failure of successive governments to mainstream ageing into all policy areas and take account of the effects that policies can have on the older population has only served to exacerbate exclusion in old age. Health policies overlook the specific needs of older people; decentralisation policies fail to incorporate older people into newly formed institutions; educational policies overlook the benefits of adult training; labour policies discriminate against older people; pension policies leave the majority unprotected.

The *Bonosol* is the one policy that has taken into account the specific needs of the older population and attempted to promote their rights. While it is an innovative experiment, the *Bonosol* is only the first step in what could be a much more comprehensive social protection plan. Its universal nature and simplicity make it a straightforward programme to implement, with low administrative costs and no expenses involved in identifying target beneficiaries, and it is easily understood by the general population. It has also played an important role in raising the profile of older people, enabling them to maintain diverse livelihood strategies and encouraging their participation in civil society. Nonetheless, its low value, financial unsustainability and infrequent payment mean that the *Bonosol* is not enough and only helps people to 'cope' rather than enabling them to build a sustainable strategy to combat the threat of poverty. It is thus

more of a 'cure' than a 'prevention', and a more thorough reform of Bolivia's social protection system is required if it is to address the risks of poverty in old age.

Whilst Bolivia's current system may comply with World Bank recommendations for a multi-pillar approach, providing 'diversification and efficiency', how suitable such a system is in a country with such high levels of informality, poverty and social exclusion is questionable. In the context of a labour market that excludes two thirds of the population from the contributory pension, it seems illogical that the *Bonosol* should be only a minor 'pillar' in the system. While the World Bank may prioritise fiscal sustainability above social justice and economic growth above income distribution, it is questionable whether Bolivia's current pension system is even successful on these counts. Since the pension reforms coverage has failed to rise and the fiscal deficit has soared from 2% of GDP to over 8% in 2003, partly due to the expenses of sustaining the old system which continues to be as regressive as ever (IMF 2004). Although the *Bonosol* makes up for some of the failures of the pension system, the Bolivian social protection system is still fundamentally flawed. The case for a more comprehensive social protection system is supported not just by the argument for social justice but also by the clear evidence that pensions are an effective means of supporting older people's livelihood strategies and contributing to poverty reduction.

CHAPTER 8

CASE STUDIES OF OLDER PEOPLE'S LIVELIHOOD STRATEGIES

8.1 Introduction

Following the analysis of livelihood strategies used by older people in the distinct contexts of their households, families, communities and the labour market, this chapter draws together these different environments to examine how older people focus or combine their strategies through a number of individual case studies. Analysing older people's strategies according to starting points, combinations and outcomes, the case studies analyses the key themes in older people's livelihood strategies and the factors affecting successful strategies.

8.2 Case study analysis

The objective of these individual stories is to contextualise these strategies within older people's life histories and examine how they are combined and implemented in different circumstances. The framework used for analysing these case studies considers different livelihood strategies according to (a) the starting point of the older person in question, (b) the use of single or combined strategies, and (c) the outcome of these in terms of whether they increase the older person's resilience or vulnerability (Table 8.1). Eight different case studies are given according to the interaction of starting points, strategies and outcomes.

Table 8.1: A framework for considering livelihood strategies

STARTING POINT	STRATEGIES	OUTCOME	CASE STUDY
Long-term poor	Single	Resilience	Don Salvador
		Vulnerability	Doña Primitiva
	Multiple	Resilience	Doña Fernanda
		Vulnerability	Don Antonio
Old poor	Single	Resilience	Doña Tránsito
		Vulnerability	Doña Victoria
	Multiple	Resilience	Don Augusto
		Vulnerability	Doña Catalina

The framework distinguishes between the 'long-term poor' and 'old-poor' according to whether people have suffered a life time of poverty or fallen into poverty in later life. People described as the 'long-term poor' are those living in 'chronic poverty', for whom poverty is not simply a result of age, but a combination of structural factors and disadvantages throughout the life-course. They include those who were born poor (in intergenerationally transmitted poverty), and who have never had access to the assets or capabilities necessary to escape poverty, and those who have suffered long-term poverty due to social exclusion, unemployment and discrimination. Both of these groups have therefore suffered the disadvantage of accumulated deprivations (low educational levels, malnutrition, bad housing, lack of access to health and other public services, social exclusion) making it more difficult for them to develop successful strategies in old age. On the other hand, their experience of deprivation and poverty in earlier life may have prepared them for being poor in old age and made them more adept at managing multiple strategies and developing survival mechanisms to provide some minimal support in old age.

The category of the 'old poor' consists of people for whom poverty is closely related to the disadvantages that age can bring: lack of income-generating possibilities, ill-health, discrimination, widowhood or isolation. The old poor may have suffered periods of poverty in earlier life, but not in such a severe form. This category includes those whose poverty is the result of an unexpected shock in later life (an accident, lack of insurance, unemployment or sickness), and those whose poverty resulted from a gradual decline in physical health, loss of partner or income-earning opportunities or social disadvantages that can push otherwise non-poor people into irreversible poverty. While these 'old poor' may have the advantage of accumulated assets to assist them in old age, they may be less well prepared to cope with poverty, having less experience at developing or managing multiple survival strategies.

The case studies examine whether older people rely on a single livelihood strategy or combine different strategies of co-residence and family support, work and income-generation, social networks, friendships, charity and pensions. The category of 'single strategies' refers to those who have concentrated on one *principal* strategy taking precedence over other activities, while 'multiple strategies' refers to those who keep a number of options open. Certain strategies combine to produce successful outcomes

whilst others may clash or undermine one another, leaving the older person more vulnerable than if they had focused on one strategy only. Thus while putting all one's eggs in one basket may not be recommended in old age, diversifying can also have its risks.

The outcomes can be measured according to whether they increase people's resilience or vulnerability to shocks in old age. Unlike livelihood strategies in earlier life, which may aim to improve living conditions, older people's strategies are often more concerned with maintaining continuity and sustaining the existing situation rather than changing it. 'Resilience' is thus defined in terms of ability to withstand shocks and maintain one's status quo while 'vulnerability' is a powerlessness to endure shocks or the impact of a declining asset base.

8.3 The long-term poor

8.3.1 Single strategies

Don Salvador – *A single strategy out of choice, not lack of options*

Don Salvador (77) is a widower who lives alone in a small house that he built in Zona Central. Although he has lived in La Paz for more than 60 years, Salvador was born in Oruro, in the highlands to the south of the city. He was the youngest of 12 brothers and sisters in a poor family. His father was a cobbler and the children received only a very basic education (either working as his apprentices or having to seek work at an early age).

Salvador left school aged ten to work as a mechanic and ran away to La Paz when he was 14 years old. He spent his first two months in the city sleeping on the streets and looking for work, but eventually found a job in a weaving factory and earned enough to rent a small room. Studying in the evenings he managed to finish his secondary education and find a job as a mechanic, eventually obtaining his 'brevet' (driving licence) and working as a minibus driver. He worked in transport for the rest of his adult life, driving buses, taxis and lorries until he was laid off thirteen years ago, aged 64, due both to his age and his lack of updated qualifications.

By chance, the year he lost his job was also the year in which his wife passed away and he faced the double shock of widowhood and unemployment. Since his work had always been informal, Salvador had never contributed to a pension scheme and suddenly found himself with no income. He has managed to survive, however, not only because he had invested in land and built himself a small house where he now lives, as well as investing in his children's education, but also because he has a lifetime of experience of coping with poverty: 'I won't ever suffer like others do. There are people who struggle to pay the rent, the electricity bills, even to pay for food but not me, because I've acquired knowledge of "*supervivencia*" and for that reason I don't despair.'

All his seven children are now 'professionals', who he rarely sees, preferring lead a fairly independent life. Only two of his children offer him any practical support. His eldest son sends occasional remittances from Santa Cruz that Salvador uses 'to do jobs on the house, to mend things and to cover some of my costs too', while his eldest daughter, visits every Saturday, bringing him food for the rest of the week. His main source of support, however, is his role as a preacher in the local Evangelical church. This keeps him occupied and provides him with an active social life and small income.

He takes pride in the fact that he does not need his children's support and can look after himself in old age: 'I've told them that I'm going to keep working in this way. I'm going to work even if I don't get much pay, but it doesn't matter to me one bit that I don't get paid much, it's just a matter of being able to support myself, doing a few things and earning a bit.' His children have encouraged him to sell the house and to move in with them, but he prefers to hold on to his asset and continue working: 'All my children say "Papa, sell your house and enjoy the money... we don't need anything, you enjoy it and do what you want with it, you can travel, you can spend and enjoy your money" but that's not my plan.' In this case Salvador's single strategy appears to give him a self-sufficiency that, at least until now, has protected him from shocks. Nonetheless, despite his current focus on a single strategy, Salvador could call on his children should all else fail. By abstaining from depending on family at this stage, Salvador is keeping his options open for later.

Doña Primitiva – *Bad luck, bad planning and an exhaustion of other possibilities*

Doña Primitiva (67) is a separated woman who lives in rented accommodation above a small shop that she runs in a steep cobbled street in Zona Central. Born in Potosí, Primitiva migrated to La Paz with her parents when she was five years old but was orphaned when she was 12. From then on she had to work and look after herself. She married and had two sons, but her husband abandoned her when the children were young and she struggled to make ends meet, running a stall in the market. Her life has been a series of struggles and she is well-versed in having to cope on her own, yet Primitiva's lifetime of poverty and solitude seems to have left her weaker and more vulnerable in old age. Rather than learning from previous experiences and developing alternative survival mechanisms, she seems to have given up hope and consequently finds herself with fewer strategies as she grows older.

A lifetime of failed or absent relationships (with her parents, her husband and now her sons, with whom she has little contact) has made her distrustful of others and inclined to depend on herself rather than developing friendships or support networks. She lives a solitary life with little human contact: 'I live alone, all on my own, completely abandoned you could say. My husband left me and my sons married young and now they live somewhere else and I hardly see them anymore.' Nor does Primitiva have a network of friends or acquaintances to replace her missing family network, distrusting strangers and being suspicious of friendships:

I don't have any friends, I'm not the friendly type. My mother always used to say to me "friends are enemies" and for that reason I never had friends, only the people I talk to in my shop but nothing else. Nor do I have good neighbours ... there's too much envy everywhere, especially when you work.

Lacking a social network, Primitiva focuses all her energies on running her shop, preferring not to depend on anyone. Whilst in theory this should give her the autonomy, independence and self-sufficiency she desires, Primitiva's single strategy has not been entirely successful, leaving her in a state of extreme vulnerability and loneliness.

I have my little shop and I live from this, but even that's not enough because I have to pay the water, electricity, food and clothes and then taxes and, to tell you the truth, sometimes I don't make any sales. Like yesterday for example, I couldn't eat, and today again I haven't had a meal.

In addition to the difficulties of making an income from a small shop (of which there are many in Zona Central), Primitiva has also been the victim of harassment and violent

attacks, with her shop being broken into on a number of occasions. As a solitary older woman she feels that she is particularly vulnerable to abuse, with nobody to defend or protect her.

Just below my shop there's another one and they've told everyone not to buy from me, that my shop's expensive, that I'm a bad one. They've discredited me and I've had to go to the police since people have attacked me, telling lies and slanders. They always try to take advantage when they see someone alone like me, it's because I don't have a husband and because I'm alone, completely alone.

Being self-employed, Primitiva has no pension, nor any kind of health insurance, nor is she old enough to claim her *Bonosol*. A lifetime in poverty also means that she has not been able to put money aside for her old age or for unexpected expenses, such as when she recently became unwell and could not afford medical treatment. 'I was sick and I almost died in my shop. My oldest son came and took me here to the Plaza Murillo (clinic) but I am not insured and they wouldn't attend me. I think my son paid in the end and made them treat me and I got better. Thank God, I'm well now.' Although Primitiva's son intervened on this occasion, she feels that she cannot rely on support she can always rely on and next time she may be less fortunate. She is also concerned that should the moment ever arise when she can no longer run her shop, she will be left in a particularly vulnerable situation.

My sons don't encourage me. They don't talk to me. They don't trust me. So when I get older, when I'm an old lady and I'm not able to work any more, then what will become of me? I think I will die on my own, I wouldn't want to live with my daughter-in-law or to bother anyone.'

Primitiva's single strategy has therefore left her in a particularly vulnerable situation with no evident safety net in case her shop fails. Whether it was a deliberate choice to focus on one single strategy or the result of lack of other opportunities is another question. Although she shows little regret about her lack of social networks, Primitiva is painfully aware of the disadvantages of a failed marriage and of entering old age alone: 'When you're alone, there's nobody to bring you a glass of cold water when you get ill, nobody even to give you water and that's when you suffer. But when there are couples who've grown old together, I think that they support each other in the good and the bad.'

8.3.2 Multiple strategies

Doña Fernanda – *A lifetime juggling survival strategies*

Fernanda (83) is an Aymara-speaking widow who lives in San Jacobo, in a small adobe hut of her own in a courtyard that she shares with her daughter-in-law and grandchildren. She was born in central La Paz in 1920 and has lived in different parts of the city over the course of her life. She has also spent some time farming in the Yungas valley.

Most of Fernanda's life has been spent in poverty, and her old age is no different. Fernanda was born into a poor family. Her mother died when she was still a small child and her father married again. At a young age she was sent to work as a live-in maid and therefore never obtained any education, not even learning to read or write. She married when still young and went to live in the country where she and her husband farmed a small plot of land and had seven children, only one of whom survived. They eventually returned to the city when her father was unwell. Her husband worked as a builder and Fernanda washed clothes and swept the parks to save enough money to buy a small plot of land. She was widowed before the purchase went through and struggled to earn enough to buy the land and build a house for herself and her son: 'Washing clothes, carrying things, that's how I bought this land. Nobody helped me'.

Her son is now married, but migrated to Argentina to work as a farm-worker and only returns occasionally. Fernanda shares her plot with her daughter-in-law and three grandchildren, splitting the expenses. 'I pay the water and she pays the electricity. I only have to pay for the water but I help with other things too.' Although they occasionally eat together and help each other out, Fernanda does not get along well with her daughter-in-law, who, she says, scolds her all the time. She therefore prefers to maintain her independence, preparing her food separately and spending most of the day away from home. Despite her age and declining health, Fernanda rises at 6am every morning to spend the day collecting rubbish in the streets, which she can sell for 45 centavos per kilo to a dealer who visits San Jacobo once a month. The amount she can earn varies between 50Bs and 100Bs per month (\$6 - \$12). Although she has her *Bonosol*, does not have to pay rent and lives with family, Fernanda chooses to continue working. She claims that this decision is partly due to family pressure to contribute to expenses: 'I get

up early, I go out. Who would support me otherwise? That's what they've said to me "Off you go, go and collect your papers to sell." Yet when asked about what makes her happiest in old age she replied: 'I'm happiest when I'm working or at church. Nobody says anything to me when I'm there. I like to be out. I don't like being stuck in the house, just sitting here, doing nothing.' In this case, the diversification of Fernanda's livelihood strategies springs from a reluctance to be dependent, particularly upon her daughter-in-law, and a desire to maintain her autonomy and continue feeling useful and active. As she has always had to manage a number of different jobs and strategies to survive, old age is merely a continuation of a lifetime of work. She has never spent much time in the home, nor depended on the support of others, and therefore prefers to look after herself. A long widowhood also means that she is resigned to her state of singleness and able to cope on her own. Yet, she does have the option of family support should she no longer be able to work. Not only does she have family around to care for her in case she needs help, but being the owner of the house gives her an additional bargaining chip. She is therefore in a less vulnerable position than someone like Primitiva, for whom work is the only strategy and for whom family support is only a limited option, with a more varied range of assets (physical, financial and social) to rely on should she need them.

Don Antonio – *Following in his parents' footsteps: perpetuating chronic poverty*

Don Antonio (63) is separated from his wife and lives in a house belonging to his youngest son in Zona Central, together with his son's wife and family. Antonio's case is highly representative of intergenerational poverty. He was born into an extremely poor family, living in overcrowded rented accommodation in La Paz, and was never able to break out of the cycle of poverty. As he explained 'my childhood was sad because my parents never had anything. They were never very sensible and they never had money, not even a house, so I never had anything either: no clothes, no toys. I never had anything. My parents worked but they never earned enough.' Since his father never had a regular income, always moving from one job to another, Antonio felt obliged, as the oldest of eight siblings, to leave school and start earning as soon as he could. He started selling refreshments outside the football stadium aged 13. He went on to work as an apprentice in a car upholstery workshop and at 15 was offered the opportunity to go to work in the Volkswagen factory in Brazil but refused. He claims that this was because

he felt responsible for his family and for his younger siblings' welfare and was concerned how they would survive without him but now regrets his decision, looking back on this offer as his one opportunity to break out of poverty. Instead he stayed in La Paz, earning very little and passing on what little income he earned to his family. Thanks to his support his younger brothers and sisters were able to finish school. His youngest brother managed to migrate to the USA, where he still lives, although he is no longer in contact with the family. Antonio feels slightly bitter that although he made sacrifices in his youth for his siblings, he now receives nothing from any of them.

Antonio met his wife when he was 16 and married the following year. He regrets marrying so young, believing that starting a family so soon prevented him from earning a better income: 'That was my youth gone. I killed my youth there and then.' As soon as he had children to support he fell back into poverty. 'I had learnt a lot and I was working well. I didn't need anything, but then when I married, I needed more. You know, four children, four children to bring up, and things became difficult again.' He also regrets not learning other skills and moving out of car upholstery since there is now too much competition. 'All I've ever done is upholstery. I've never dedicated myself to any other work. How stupid of me, no? Short of words and too closed in my life ... that's the way I've been.' Antonio did attempt to diversify his income at one point, investing in a car and hiring a driver to run a taxi service. Antonio was cheated out of the car by the driver, however, and ended up with large debts. Looking back now, Antonio's past appears to have been a series of wrong turnings and he has a sense that he was never really in control of his life.

Despite being married and the father of four children, with several grandchildren, Antonio now lives a surprisingly solitary and isolated life. One of his daughters died as a child, while another migrated to Germany and no longer maintains contact with her father. The two sons both live and work in La Paz but do not have close relationships with Antonio, even the one with whom he lives. He feels uneasy about his dependence on his son's hospitality 'We live in a rented house which he pays for. I just have a little room.' Antonio is anxious not to get in his son's (or daughter-in-law's) way so spends as little time in the house as possible. 'I go out in the morning, around 8am, and then I don't go back to the house. I don't have lunch at home. I don't eat in my son's house. I just miss out on lunch. I don't have breakfast either.' Antonio is particularly wary of his

daughter-in-law's resentment at having to support him and worries that she may throw him out if things become too difficult. As he explained

My son's married, that's why I don't want to bother him. He has to work. He has to attend to his wife. Even though I'd like to have a coffee with them in the morning, I prefer to leave them in peace and so I go out. It's that I don't want to have problems with his wife. You know, married women can sometimes be a bit grumpy. Sometimes she says 'Why do I have to support your father? What do I owe him and why do I have to serve him?'

Antonio's own wife has temporarily left him to live with the eldest son and care for his children, while Antonio remains with the younger son. Although he has not officially 'separated' from his wife, Antonio is concerned that his lack of income means he is not able to support her and that she may prefer to stay with her older son (who has a good job in the customs office).

She's going to come home, but that's why I have to be prepared ... because just as she asks my son for things, she's going to ask me, isn't she? She's going to say to me 'I do the cooking, this and that, and I need certain things', but I can't give her anything and she might just want to leave again, which isn't good.

Antonio's situation in early old age puts him in a position of extreme vulnerability, with no secure income, no property or savings for the future, no pension and a weak family network. It is partly because of Antonio's failed attempts to diversify his strategies in adult life that none of his current strategies is particularly successful. A failure to develop his upholstery business means that he does not have a steady income, whilst a life dedicated to work means he never developed strong relationships with any of his children and does not feel he can rely on their continuing support. Imprudent investments (in a taxi instead of a house) mean that he now has to depend on his son's hospitality and has no further bargaining chips. Unlike either Salvador or Fernanda, both of whom have accepted old age and negotiated ways of dealing with it (whether through single or multiple strategies), in Antonio's case, old age has crept up on him unawares, leaving him a past of missed opportunities:

I've become an old grandfather without even wanting to be, that's how it is ... I never thought about it before because nobody told me, not my parents, not even them. They never told me 'what you're doing today will affect your future and what kind of income you earn for when you're old.' That's the problem, how to survive when you're old and you can't work anymore. What you do today, tomorrow you won't be able to do that. They never told me that. And now it's too late, I would have done things another way, but it's too late now, you can't go back now. It's like asking a river to flow upstream.

8.4 The old poor

8.4.1 Single strategies

Doña Tránsito – *Focused investment in the family provides security in old age*

Doña Tránsito (69) is a separated mother of five who lives in an apartment that she shares with two daughters and a grandchild in Zona Central. Born in La Paz, as one of three children in a middle class family, Tránsito had a privileged upbringing and a good education. Her father worked as an employee of the state railway company and her mother was a housewife. 'My childhood was one of all good children of a Christian marriage, very happy.' When she was 24 years old, Tránsito won a scholarship to travel to New York and had the option of staying there to study but came back to La Paz because of her strong family ties: 'I don't know why I came back. Probably for my parents, no? I could have returned to the USA but for my parents. You know, we *Paceños* are very close to our family, our parents, we don't just leave each other.' Instead she returned to Bolivia and trained as a rural school teacher, taking her first job in Cochabamba, south of La Paz.

Tránsito's early adult life was one of relative prosperity until, when she was 28, she met her husband, another teacher from Cochabamba, and gave up her job to have children. 'I worked in state schools, and then two years in a private school, but with five small children, I couldn't leave them. It was too much work and I had to be there to look after them.' Her husband abandoned her 11 years later, leaving her to bring up her children with no income. Fortunately her parents supported her, building her an apartment within their own house in La Paz (which she now shares with two unmarried daughters). Her husband married again and started a new family, never offering any support for Tránsito or her children. Nonetheless, Tránsito managed to get all her children through secondary education so that they are all now qualified as professionals, with three of the five earning well and able to support her.

Tránsito holds strong views on family obligations and children's responsibilities to elderly parents. After her mother passed away, she cared for her father until his death: 'My father came up to live here with me. I made that possible. After I was divorced I looked after my father. It was the natural thing. He trusted me.' Now that she is older, she expects the same thing of her children although she continues to pull her weight and

contribute. She does most of the housework, cooking and childcare since both of her daughters work fulltime.

I cook, for my grandson, for my daughter, for the other daughter, and for my son too when he comes. Sometimes I do get tired, I feel worn out and I say 'I'm going to go out: they can cook, they'll wait for me.' Out I go, and they do cook, especially the middle daughter, she likes cooking.

She and her daughters have reached an implicit agreement of mutual support whereby they all help as best they can and contribute jointly to household expenses. Tránsito uses the savings she inherited and her *Bonosol*.

We share the expenses. Erica gives me money for the electricity and the water. Carola does too and I pay my own electricity and water. For the food, well, I put the most money in, because Erica's still single and she has to pay for her site of land and the other one, well she bought my plot in the cemetery.

Although the arrangement presently works successfully, Tránsito is aware that it may need to be adapted in future, not only because her daughters may wish to have their own homes, but also because her apartment (at the top of many flights of stairs) may not be suitable for her when she gets very old. Tránsito's older daughter (Erica), who has recently bought land to build her own house, has therefore invited her mother to live with her: 'My daughter has 800 m², divided up, with fruit trees. She says that it's all flat, that I can walk there, I won't get bored. Here it's dangerous with all the traffic and everything.'

While Tránsito's position could be seen as one of unhealthy dependence, she seems content and secure. Having been separated for more than 30 years now, she is well accustomed to managing on her own. Tránsito also has an open, sociable nature and a large group of friends, many of whom are also separated or widowed. 'We've got two groups, one from school – three have already died and we always joke that it will be us next – and one from teacher training. We meet ever month to play cards and share food. We dance, laugh, and have fun.'

Similarly, a lifetime as a housewife means that she is very comfortable in the home environment and quite prepared to spend her day in domestic activities. Tránsito does not see her situation as one of 'dependence' because she continues to contribute to her family's wellbeing and feels that any help she receives is well-earned. Nor does she feel that it is a risky strategy, since she provides the home and three of her five children

continue to support her, all in different ways. Her single strategy has paid off and given her security in old age.

Doña Victoria – *Lack of insurance undermines survival strategies*

Doña Victoria (71) is a separated mother of four who was a successful businesswoman and lived a life of great prosperity until she suffered a serious car accident 25 years ago and lost everything. Now living in a small rented house, dependent on her children, Victoria's life has passed from one extreme to the other, throwing her into a situation for which she was never prepared and in which she appears very vulnerable.

Born near Cochabamba, Victoria lost her parents when she was still young and migrated to La Paz to find work. She met her husband and together they invested in a van and started their own delivery business. 'That time was a happy one. I have no regrets about that, nothing to complain about. My youth was as happy as it could have been until I had my accident.' Victoria and her husband lived a life of relative affluence, building up their business, taking on employees and a fleet of vans to run a successful delivery business around the city and in the mining areas nearby and investing in several properties in La Paz and El Alto. 'I had a well-established business, a contract with the brewery. I managed a lot of money. Now I've seen both sides because I've gone from wealth and an abundance of money to poverty and sadness now that there is no money.'

Debilitated and bankrupted by a serious car accident, Victoria was no longer able to continue running her business and was soon abandoned by her husband, who left her for a younger woman. Since she had no insurance, Victoria was forced to sell all her assets to meet the medical bills. The worst sacrifice in her view, however, was having to pull her children out of their private schools and universities, for which she could no longer afford to pay the fees. 'For 25 years I haven't been able to walk. I haven't been able to do anything as I would have liked to. But not being able to allow my children to become professionals has been the most terrible anguish for me, but I can't show it. I just have to accept these things.' Despite this sacrifice, her four children have stood by her throughout her misfortunes:

My children told me that my health is the most important thing and that we don't need anything else. From the first moment they have supported me and looked

after me. I was in hospital for almost a whole year but they stood by me. I try to help them with moral support and try to guide them but I can only give them love.

Only her son managed to finish his education and now has a good job as a civil servant in the city. He supports his mother financially, while the three daughters help her with practical support: 'All my daughters support me. I only have one son and three girls. My son is the only professional. The girls never finished their studies but they have their own little businesses and they help me since I can't do anything now.'

Victoria now lives in a small and very basic rented house in Alto Ladrilleras with one of her daughters (a single mother) and grandchild. The rent is partly covered by Victoria's *Bonosol*, partly by her daughter's income from selling second-hand clothes and partly by financial contributions from her son. Although her daughter lives with her and provides the most day-to-day care, it is her son who Victoria appreciates the most: 'He supports me much more than the others. Mainly with food, but also with household expenses and most of all with the hospital. Imagine how much it cost for me to be there for nine months! This last time in the clinic I had to pay 4000Bs (\$500 US) and the time before when they operated on me, that cost \$2000 US. He paid all of that and also for a private clinic. He bears all the expenses and when I'm unwell he comes with a car to pick me up and take me to the clinic.'

Although Victoria is wheelchair bound and claims that she cannot do anything any more, she does help her daughter with childcare, staying in the house with her grandchild while her daughter is out working. She also uses her *Bonosol* for household expenses as well as meeting some of the costs of her medication. Before living in Ladrilleras (where she has been for two years), she shared a house with her daughter: 'I lived up in El Alto for many years but it was too cold so we moved here. I don't own any possessions, not anything. I am poor now.'

While Victoria has few possessions or assets, her children form a valuable source of social and financial capital, caring for her and meeting her financial needs. With no insurance, no savings and no means of earning an income Victoria's children are now the only survival strategy she has. They also represent her only social network, since she receives no alternative assistance from friends or other family members, all of

whom gradually lost contact with her after the accident: ‘Not a single family member [has helped]. Oh yes, they were always around when I had money. There was no end of cousins, brothers, sisters, brother-in-laws, everything. But then after the accident little by little they all disappeared. They don’t even know you any more.’

Although Victoria’s present situation appears relatively stable and her single strategy of dependence on the family is currently working, she is in a much less secure situation than Tránsito because of her lack of options or bargaining chips due to her poor health and scarce assets. Should her daughter choose to marry or move away, or should her son lose his job and no longer be able to pay her medical expenses or support her financially, Victoria would have no safety net to fall back on. This is something that concerns her, as she explained ‘There’s no insurance here, that’s why people in Bolivia die of old age. Many people die because there’s nobody there for them. For example, if my children hadn’t helped me, I would have died long ago. Now that I have no house, no money, I would have died after the accident. Here old people die in clinics and in hospitals for lack of medicine, for lack of money. The person who can’t pay dies.’

8.4.2 Multiple strategies

Don Augusto –*Overcoming difficulties and seeking alternatives*

Don Augusto (84) is an extremely active widower who lives alone in a tumbledown house that he built over 50 years ago in Zona Central. As a Peruvian migrant, Augusto is not eligible for the *Bonosol* or any old age benefit. He compensates for this, however, through a wide range of different strategies enabling him to overcome the difficulties he has faced in recent years.

Augusto’s life history illustrates his dynamic and energetic personality. He was born in 1921 in Lima, one of eight brothers and sisters, and orphaned when he was only seven. He never completed his education and started working when he was very young, doing odd jobs. ‘When I was a child I never had the chance to study much. I didn’t have the support that every child should have, but I did what I could. When I reached 18 I wondered what I could do, with no skills, I didn’t know anything, I didn’t own anything.’ He was fortunate to obtain an apprenticeship in a European-owned glass factory and learnt the skills of both glass-blowing and business management, earning

enough money to save up and buy some land. He looks back on this as his crucial lucky break that led to one of the most successful periods of his life, in which he pulled himself out of poverty and gained a set of skills that would serve him in the years to come.

In 1944, aged 23, Augusto moved to Bolivia to work for another glass factory and did so well that he was offered a partnership. Unfortunately he lacked the capital to buy into the company, something he still regrets. Subsequently he was offered the position of manager of the Bolivian national brewery's bottle factory. This was a good job that he couldn't refuse, and which led to him meeting his wife, the daughter of the factory owner. They settled permanently in La Paz, despite Augusto's desires to return to Peru, building their own home in Zona Central. In 1964 they started their own glass-blowing workshop, making and decorating glassware for the local market. Augusto earned enough to be able to invest in more land, another plot in La Paz that he gave to his eldest son and one in El Alto that he now uses to cultivate a few basic crops.

They had two sons and gave them a good education, sending them to a private Catholic school. Both did well, the younger one becoming an educational psychologist and the older one a doctor. The elder son now works with the Ministry of Health and is a great source of support, helping his father financially as well as inviting him round for meals and offering emotional support, particularly since the death of Augusto's wife in 1995. 'My son is good. Just yesterday he came to me and said "Father, you don't need to give me anything" and he left some money. He doesn't give a lot, but he gives regularly, 200 Bolivianos [\$50 US] here or there, and he offers to pay for things.'

The younger son died of a brain tumour shortly after his mother's death. In addition to the sudden loss of his wife and son Augusto suffered yet another shock when the municipality decided to widen the street on which his house stands. This involved knocking down his outer wall and destroying the front part of the house and workshop where he did his glass-blowing. He was offered no compensation and, as well as having to live in a semi-demolished (and extremely insecure) house, no longer has a means of earning a living. The lack of exterior wall has also led to a number of break-ins and thefts. Rather than accepting defeat, however, Augusto has organised a committee of neighbours and sought legal advice to obtain some kind of reimbursement. He has

partly compensated for his lack of income by growing his own food on the plot of land in El Alto, where he employs another older man to work the land in exchange for vegetables.

Considering the misfortunes that have affected Augusto (widowhood, his son's death, destruction of his house and workshop, numerous thefts) he remains remarkably positive and cheerful and has no bitterness about how life has treated him or how he has ended up in a tumbledown house with no pension or job. He has never let difficult situations get the better of him and taken old age in his stride, never complaining or regretting the past. A lifetime of overcoming difficulties and having to find alternatives means that he can juggle a number of different strategies without becoming overly dependent on any one of these. 'That's the life I lead, always doing things and keeping active, no? I have so many things to do, I'm never short of things and that's what keeps me busy. I have to be doing something all the time.'

Over his lifetime Augusto has experienced both poverty (from his own childhood) and prosperity, having succeeded in overcoming his situation through a combination of hard work and a few lucky breaks. He is therefore experienced in managing different situations and strategies but also had the good fortune to save enough in the past to invest in a house and land, which now give him some security in old age and a bargaining chip to use with his son, should he need it. Despite all his misfortunes, therefore, Augusto's situation is one of relative security, with his own strategies keeping him afloat and the safety net of his son's support in the background should his situation worsen.

Doña Catalina –*The difficulties of maintaining multiple strategies in old age*

Doña Catalina (73) is a widow and mother of three who lives with an unemployed son, a separated daughter and three grandchildren in a small house in Ladrilleras. Although born into a poor family, Catalina pulled herself out of poverty, working in a number of activities to acquire some kind of security. Only after she was widowed and lost all her savings and subsequently her health, did her situation start to deteriorate, leaving her in an increasingly vulnerable situation.

Catalina was born and brought up near the border with Chile. Her mother died when she was young and her father married again and sent the children to live with their uncle and aunt in Oruro. Catalina had a difficult childhood, never learning how to read and write. 'My mother left me when I was five years old and since then I've had to look after myself. I never had anything. Nobody gave me anything. I never really knew my mother and father.' When she was still a child, Catalina was forced to work to earn her keep: 'I grew up with my aunt and once I was old enough, I started working as a childminder, from when I was ten until I was 12.' She then worked in a series of domestic jobs in Oruro, Potosí and La Paz and eventually returned to the village where she was born, meeting her husband there and having her first child. When her husband became violent she decided to leave him: 'I came here because my husband used to beat me a lot. He was older than me and he beat me, so I left. When he came to find me, I told him: "If you want to be with me, you'll have to stay here," so we stayed here.'

The couple bought a plot of land in Ladrilleras, before there were roads, water or electricity. This was a period of relative prosperity when they were able to build themselves a house and set up their own small workshop. 'We worked hard. We bought land because my husband was a craftsman. He made sugar bowls, spoons, ladles and knives. He did that until he died. I was left alone with my children, three children: one son and two daughters.' Not only was Catalina widowed with a family to support, but she also inherited an enormous debt from her husband's medical bills. They had taken out a loan to expand their workshop and invest in other income-generating activities (a taxi and a kiosk from which to sell refreshments) but it was all used to pay her husband's hospital bills and funeral expenses. As a result she had no opportunities of obtaining further credit. 'They [the bank] would not give me money again. I wanted to take out another loan to work, but they told me that since I'd already had one I couldn't have any more. Because of that I haven't been able to work. With what capital am I going to work?'

Despite the circumstances, Catalina did not give up and developed a range of alternative strategies that would enable her to diversify her income. She managed to get a job from the neighbourhood council, maintaining the local football pitch for a small monthly wage, as well as selling snacks after football games and continuing with her craft-making too. When her husband had been alive she had always assisted him in his

metalwork and jewellery workshop. After he passed away she needed help to keep the workshop going, so she asked one of her uncles to join her in Ladrilleras. They worked together for seven years until their hand-made items were priced out of the market and they could no longer make a living: 'There were no sales. Other people were selling their work cheaper and it didn't make sense to keep making fine work.'

Catalina needed another source of income and at that time the neighbourhood committee was looking for someone to set up a crèche. Since she had a large plot of land and the space where the workshop used to be, she agreed, but it was much harder work than she ever imagined, taking care of and feeding 17 children every day. After two years she decided to give up. 'Running that crèche was what damaged my health. After a year and eight months I had such a bad back and I couldn't walk so I told the social worker "Look, I'm unwell, I can't do this any longer" and I closed it ... since then I haven't worked again and now I just do my things, knitting jumpers to sell.'

Catalina has never really stopped working and continues to fill her day with activities, from caring for her grandchildren to making handicrafts (knitting, crocheting and painted pots) to sell. She maintains links with the village where she was born and travels there several times a year (especially for festivals) to sell her crafts, often taking one of the grandchildren with her. Recently, however, she has found it harder to travel, or even to leave the house to sell her goods. Becoming increasingly housebound is beginning to restrict her strategies, leaving her more reliant on her children's support. Depending on her children is not easy for her, nor is it particularly secure since they are all in precarious employment themselves. 'There's no work. They can't get work. My son ... will work in anything - building, anything, as a driver too - but there's just no work.' Nor does Catalina enjoy living with her children or being in a situation of mutual dependence: 'I tell you, living with one's children is hell. Often they have no money and I don't have any either.' Although she would like to live separately she cannot leave: 'What can I do? I cannot leave my children because my daughter's alone - married but her husband was a drunkard and abandoned her.'

As Catalina's portfolio of strategies becomes narrower, she is losing her independence and autonomy. She is not content to be pushed into a position of dependence but neither is she able to continue managing multiple strategies successfully. No longer able to

work, sell or visit her village, Catalina is becoming progressively more vulnerable, particularly as her health worsens. She admits that she never foresaw this situation or imagined that she could become so dependent: ‘When I was young I always planned to save. I said “I’m going to buy myself a little house and a taxi and I’ve going to keep working.” That was my wish, but it hasn’t been that way. I did get a piece of land, but I was never able to buy a taxi or anything.’

8.5 What affects strategies’ outcomes?

These case studies demonstrate the importance of taking account of the life-course in understanding the resources available to people in old age and the way in which they utilise them. As the sustainable livelihoods framework illustrates, in addition to considering people’s asset base, one needs to analyse the wider context and the more complex factors affecting the use of these assets to understand why some older people appear to cope much better than others, even where they have fewer resources.

8.5.1 Gender

As the case studies illustrate, gender plays an important role in affecting both the assets available and older people’s ability to use them. Although older women may suffer reduced access to key assets, particularly physical or financial capital, restraining their ability to exercise independent livelihoods (as with Primitiva or Victoria), social norms may make it easier for them to mobilise the scarce resources they do have, particularly social networks. Thus, in cases where older women find themselves without a partner, following separation or widowhood (Fernanda, Tránsito), they may actually be in a more secure position than solitary men (Antonio), who due to social expectations regarding masculinity or lack of experience are less able to mobilise their social contacts. This emphasises the danger of stereo-typing all female-headed households as more vulnerable than male ones (Chant 2004; Varley 1996). On the other hand, women who have suffered abandonment and separation (Primitiva), may have a depleted social network, lacking their partners’ family contacts and possibly suffering a reduced social status following abandonment (Willis 1993). The case studies reflect a high incidence of separation among older people and the different ways in which they cope with it, with some people (Tránsito) easily adapting by replacing their partner’s role and support with friends and family, while others suffer loneliness and isolation (Antonio or

Primitiva). Various factors could explain this: the age at which the person separated, the support they receive from their children and the scope of their social network before separation – all of which are also affected by gender. It is also interesting to note how for some people separation is a short-term shock from which they quickly recover by adapting new strategies (Salvador joining the evangelical church; Tránsito moving back to her parents' home) while for others it has long-term reverberations from which they never seem to recover, affecting their strategies and wellbeing (or lack of it) for the rest of their lives (Antonio or Primitiva).

8.5.2 Property, home and spatial marginality

The case studies also illustrate the importance of owning one's home in old age, with the relative expense of urban housing making this a valuable asset in old age. Housing plays an important triple role in sustaining older people's livelihoods, not only providing them with some form of financial security and saving them rent, but acting as a powerful bargaining chip and enabling them to continue contributing and reciprocating by providing accommodation to family members. Perhaps the most important aspect of ownership, however, is the role that having one's own home plays in providing older people with a sense of autonomy and independence. The case studies shed light on the key role that owning one's home plays in older people's sense of security and self-value, with the cases of Antonio and Primitiva clearly illustrating the discomfort and insecurity of living somewhere that is not their own, while Fernanda feels marginalised in her own home due to the presence of her daughter-in-law. Their cases can be contrasted with those of Tránsito, Augusto or Salvador, all of whom have the security of owning and controlling their homes and domestic space.

8.5.3 Reciprocity

A related issue concerns the ability to reciprocate and postpone total dependence. Tránsito, Fernanda and Catalina are all able to continue providing and reciprocating with some valuable resource (such as accommodation) and therefore maintain more balance in their relationships with family members, in a way that Antonio, Primitiva or Victoria cannot. The case studies also illustrate the difficulties of depending on networks constructed in earlier life unless one can continue contributing, as Victoria found, with friends and distant family falling away when she lost her wealth and only her children remaining loyal. In almost all the case studies, the older people actively

continue contributing, whether financially or practically, to their households and families, indicating that some kind of reciprocity is necessary, or desirable. Other than Salvador (who seems to manage fairly independently without needing to enter into reciprocal ties with his children), the other two non-contributors, Primitiva and Antonio, appear to have such weak social networks that they seem particularly vulnerable with unsustainable strategies that may not survive shocks, putting them at risk of increased poverty.

8.5.4 Personality

The case studies show that we cannot discount the important role of personality, with older people's psychological resources (in terms of a positive outlook and the ability to adapt to new situations) affecting their wellbeing (Windle & Woods 2004). While external circumstances, health and socio-economic situation are obviously all crucial, the case studies show how personality and outlook strongly influence what older people make of their situation. The most obvious examples are perhaps those of Augusto and Tránsito (positive outlooks) and Primitiva and Antonio (negative outlooks). Whilst all four have suffered the loss of a partner, whether through widowhood or separation, and the prospect of an old age with no pension or secure income, Augusto and Tránsito both seem to have embraced their situation and developed alternative strategies to adapt to their circumstances. Neither seems to dwell on the past (unlike Primitiva) or regret decisions made or actions taken in earlier life (unlike Antonio). Instead, they seem to have found ways of making the best of their situation, however difficult, and cultivating social networks. This ability to adapt and create social and emotional ties beyond the household seems to be important for their own self-esteem as well as their livelihood strategies and has been shown in other studies to play a key role in maintaining subjective wellbeing in old age (Hilleras et al. 2000). Primitiva and Antonio, on the other hand, seem to lack the ability to form new social networks, whether due to their closed personality (Primitiva) or a general lack of confidence and introversion (Antonio) that ultimately increases their dependence on the few social ties they do have, usually with closest family, leaving them feeling isolated and lonely. As their life histories show, both Antonio and Primitiva seem to be resigned to a past of unfortunate decisions and express a sense of inability to change things in the future, making it difficult for them to adapt to their changing situation. In contrast, Tránsito, Augusto, Salvador and Fernanda have all suffered unforeseen difficulties in their past as well as

unexpected problems in old age, but seem to be fighters by nature, used to managing with scarce resources and mobilising these resources in the best way possible. Their cases point to the importance of considering not only the assets available in old age, but older people's capacity to make use of them.

CHAPTER 9

CONCLUSIONS AND POLICY RECOMMENDATIONS

9.1 Introduction

Despite concerns about the increased vulnerability of older people to poverty and deprivation, this thesis has explored how they continue to exercise a wide range of livelihood strategies to maintain wellbeing in old age. This is not such a paradox, considering the conditions in which people are growing older in Bolivia, living longer lives but with inadequate social protection to ensure the quality of these lives. In this context of weak formal protection, I was interested to examine the informal mechanisms older people relied upon and to analyse the different activities and support networks they use to maintain their wellbeing. To do this, I used a combination of qualitative and quantitative methods that aimed to complement existing research on pensions and formal social protection in Bolivia by providing a micro-level case study of the individual circumstances of people not covered by pensions. The principal aim of the thesis was therefore to draw on a combination of the sustainable livelihoods framework and the life course perspective to examine what livelihood strategies older people used, how they used them and the factors affecting them. In this concluding chapter I summarise the principal findings of the thesis, drawing attention to the ways in which rising longevity is changing the role of older people in Bolivia, and challenging the stereotypes of old age as a time of dependence and decline. I highlight the heterogeneity of the ageing experience, even within one city, and the dangers of ascribing any one universal reality to 'old age'. I cast doubt on the long-standing assumption that older people in Latin America are supported by 'traditional' family systems that cushion them from the need for formal social protection – an assumption that leads policy-makers to disregard the need to provide for older people. Through the analysis of older people's livelihood strategies, I examine how, far from being detached from the macro-economic environment, older people are highly susceptible to external shocks and consequently require stronger insurance mechanisms than other age groups. Finally, I consider the main policy implications of these findings and point to the specific questions that deserve increased policy attention, before identifying key areas for further research.

9.2 Theory and practice

My research drew on two principal frameworks to analyse older people's livelihood strategies. I used the life course perspective to consider influences in the past and present and the sustainable livelihoods framework to examine the interplay between older people's assets and capabilities and the wider political and economic environment. The combination of these frameworks provided a useful analytical tool which encouraged a more holistic approach to understanding poor people's livelihoods and the wide range of factors that can affect their situation in old age. The frameworks highlighted the dangers of making assumptions about older people's livelihood strategies or wellbeing without considering a range of different issues. They emphasised the need to consider a wide spectrum of factors relating to people's personal circumstances (past and present) and strategies developed over the life-course as well as the impact of their broader environment, from the household and community they live in to their relationship and access to the state and public services (Arber & Evandrou 1993; Meikle 2002; Rakodi & Lloyd-Jones 2002). What they did not point to, however, was the crucial role that individual personality or character plays in affecting older people's livelihoods, often influencing their ability to secure their wellbeing in old age as much as their physical assets and capabilities. While the life-course perspective shed light on the experiences that led people to have a more positive or negative outlook in old age, it could not account for their different attitudes, with neither cohort or age, nor personal circumstances or experiences explaining why some older people seemed better able to cope than others.

Although understanding people's assets and capabilities was crucial to comprehending their strategies, I also found that the sustainable livelihoods framework held less relevance in the urban context than I had expected. Trying to assess older people's asset portfolios in an urban environment was often difficult, and in some cases seemed irrelevant to understanding the sustainability of their strategies, since these often depended on their family's or household's asset portfolios as much as their own. Instead, I found that it was older people's experience and the capabilities gained in earlier life that really determined their wellbeing in old age and ability to maintain sustainable livelihoods. For this reason, the life-course perspective proved a more useful tool as it pointed me to the key events and influences in people's lives that determined

where they found themselves in old age. It also highlighted how vulnerability and disadvantages in old age are only partially the result of biological factors related to the ageing process and are often brought about by an accumulation of disadvantages over the life-course combined with structural factors that exclude or discriminate against older people, based on false stereotypes of uselessness and unproductiveness (Gorman & Heslop 2002).

9.3 Principal findings

Despite the specific focus of this research, driven by a desire to get behind the statistics and data of larger nationwide studies and to understand individual's lives and strategies, there are various general findings that may shed light on ageing processes throughout Latin America and contribute to the understanding of old age and older people's livelihoods strategies more generally.

9.3.1 Longer lives, longer contributions

Older people are living longer but that does not necessarily mean a longer period of dependence, with evidence that in many cases they are continuing as active contributors to their families, communities and society until an older age. Rising longevity in Bolivia means that 'old age' (in the chronological sense of life beyond the age of 60) is now a longer and often more heterogeneous experience, covering three or even four decades of existence. This makes it impossible to fix any one definition to the period of 'old age' or to what constitutes an 'older person', since this category includes a wide range of people from the active 'younger old' to the frailer and often weaker 'older old', although improving health status means that many of those in the latter group may also continue to be active, defying the stereotype of old age as a time of sickness and decline.

While old age in Bolivia can therefore represent a diverse range of needs and strengths, the rising proportion of older people in the population is giving the older generation an increasingly prominent role in society as they continue to participate for longer and often support younger generations through working, pension sharing and non-remunerated contributions (Barrientos, Gorman, & Heslop 2003). Although older people may suffer higher levels of vulnerability, due both to personal factors such as

weakening health and frailty and exogenous factors such as social exclusion and discrimination, many continue to give more than they receive, pointing to a need for a reassessment of how we define old age and stereotype older people and an avoidance of what has been referred to as the 'negative paradigm' of old age (Barrientos & Lloyd-Sherlock 2002b: 1129).

This thesis has drawn attention to the broad and varied range of livelihood strategies used by older people and the wide-reaching benefits these can have for society as a whole. It has shown that, while older people can be vulnerable and in need of care, the other face of the coin – their strength, experience and ability to contribute – also deserves consideration. As life expectancy rises and this active role is extended, it is this role which may require more attention in the future. Conversely, while it is important to acknowledge this new group of empowered, active older people, it is equally important that in doing so, we should not marginalise or 'render invisible' the frail or weak 'older old' who also form a significant proportion of Bolivia's older population. There is a danger that in casting aside the stereotype of older people as passive victims we may create a new stereotype of all older people as super-active, thereby excluding the weaker, less organised groups, particularly the sick, very old, women or indigenous people (Wilson 1998). As the focus of my research has been on older people's strategies and therefore highlighted the active role that many older people continue to play, it also emphasises the heterogeneity of the ageing experience in urban Bolivia and the difficulty of forming generalisations about old age or older people.

9.3.2 The complexity of gender and ethnicity

My research has highlighted the importance of understanding how gender affects the way that people grow older, the strategies they develop and the way society treats them, while also pointing to the complexity of gender differences in old age and the dangers of stereotypes and assumptions. Although women suffer many disadvantages over the life-course that may exacerbate their vulnerability in old age (which is likely to be longer than men's and during which they are more likely to be widowed, without property, assets or a pension), my findings revealed how, in some ways, it was men who appeared to be ill-adapted and less able to cope with old age. This may partly be explained by the fact that 'practices of masculinity' in earlier life (activities that sustain men's privileged position) may lead to disadvantages in later life as they find that their

neglect of the family, their health and their social networks have negative consequences in old age (Calasanti 2004:305). It may also relate to the fact that this later period of life is, to a certain extent, a time that is associated with feminine rather than masculine traits, as the domestic space replaces the working sphere and attributes associated with femininity (such as weakness, vulnerability and passivity) may replace those of masculinity (dominance, power and competitiveness) (Katz 1986). In addition, the larger numbers of older women than men (due to their longer life expectancy) and the fact that the proportions become more extreme in older age groups makes old age an increasingly feminine period of life in which older men may find that their masculinity is challenged or they become 'degendered' (Harper 1997). Ironically, however, despite their larger numbers, older women are often the less visible, less prominent figures of old age, with older men continuing to occupy public space while older women are often concealed in the private space of the home. Despite this invisibility and low social status, however, older women nonetheless appeared to be more capable and at ease with the ageing process than older men, who sometimes appeared uncomfortable in a female 'age' and a female 'space', often as a result of social and cultural pressures rather than any biological reason (Mead 1935).

Those men who appeared best adapted to old age were either those who had challenged gender stereotypes earlier in life (working from home, developing stronger family ties or cultivating a wider social network) or those who managed to reaffirm their masculine identity by prolonging their role as active breadwinners (by working or earning a pension), with few men willing to accept a situation of dependence, accepting care or passivity. Older men in the category of the 'younger old' therefore seemed more comfortable, since they could continue to assert their masculinity, compared to the 'older old' who often found themselves obliged to accept a situation of greater dependence that challenged their gender identity. This often included having to surrender household headship to live in a child's or other person's household, or to be surpassed as the main breadwinner as one's children (or children in law) took over this role. My research findings therefore challenged many of the stereotypes about gender in old age or women being 'worse off', with women tending to display a wider diversity of living arrangements in old age (sometimes reflecting a wider range of choices), enjoying wider social networks (reflecting their stronger social ties, particularly with

younger generations) and often having more income-generating opportunities (due to their flexibility and willingness to work in anything) than older men.

Ethnicity was another interesting factor affecting people's livelihood strategies, with the interplay between old age and ethnic origin (particularly mono-lingual Aymara/Quechua) making some people particularly vulnerable (Liberato, Popenoe, & Fennell 2006). Indigenous older people were more likely to be amongst the poor, suffering a lifetime's accumulation of disadvantages, sometimes having migrated from rural areas, subject to racism and discrimination in the labour market and less likely to have qualified for a pension (Zerda 2005). They were also more likely to suffer social and economic exclusion and to be unaware of their benefits. Despite these disadvantages, my research pointed to the dangers of stereotyping poor older Aymara and Quechua as particularly vulnerable, given that in many cases they enjoy certain benefits such as more spatially diverse social networks due to their stronger ties with rural areas (Buechler & Buechler 1996). Similarly, it was unusual to find Aymara or Quechua older people living alone or lacking support networks since they rarely lived in the city unless family had brought them from the country to live with them, meaning that they were usually embedded in extensive family networks that non-indigenous older people often lacked (Cusicanqui et al. 1996). While this may have some advantages, it also meant that some indigenous older people appeared more dependent than others, having to rely on family for accommodation and support (since their rural background rarely enabled them to generate an income in the city) and often for translation and management of simple tasks (due to their lack of fluent Spanish or literacy skills).

9.3.3 The duration of intergenerational ties

Although circumstances have changed and family networks have been subject to geographical, economic and social pressures, intergenerational relationships remain the most important kind of social tie in Bolivia. The intertwined wellbeing of older and younger generations is reflected in the high levels of multigenerational co-residence found in the case study zones as well as the extensive extra-household family networks that older people maintain with their younger relatives. Intergenerational relations were highly gendered, however, with co-residence and the strength of ties between older and younger people differing for men and women. Amongst older people it was the women

who tended to maintain stronger ties with not only their children and grandchildren, but other younger relatives, while among younger people, it was the men who tended to see their older relatives more often, possibly explained by patrilocal family systems and geographical proximity of young men to their parents. Surveys and interviews with both older and younger people emphasised the interconnectedness of generations, however, making it essential for the livelihoods of older and younger people to be considered together, with more attention given both to how younger cohorts age and how older cohorts are affected by the situation of younger generations (Punch 2002).

Although it is clear that intergenerational ties remain a fundamental part of older and younger people's livelihood strategies, the extent to which they can be relied on as a secure form of support in old age is questionable. The simultaneous processes of population ageing and increasing economic pressures on older and younger age groups in urban La Paz mean that families' capacity to support their older members may be overstretched and not always enough to provide the security and wellbeing that older people desire. The combination of the rising cost of urban living, shortage of housing and difficulties of securing permanent employment are also leading the younger generation to depend on their older relatives' support for longer, rather than the other way round, with older people shifting from the category of 'supported' to 'supporters'. In cases where adult children are not dependent on their parents, they often have their own nuclear families to support, with economic hardship sometimes obliging them to choose between their offspring and parents, and 'downward' generational commitments generally taking priority, as research in both Africa and Asia has also shown (Schroder-Butterfill 2004b; Van der Geest 1997). Older people depending on their families for support may find that they rank below their grandchildren in terms of prioritisation of resources, thereby risking physical neglect as well as a sense of low self-esteem in old age. Consequently, most older people prefer not to find themselves reduced to a situation of dependence, choosing to postpone family support as an option of last resort and instead maintaining autonomous, active and independent livelihood strategies for as long as they can.

9.3.4 Activity and autonomy in old age

The high levels of labour market participation amongst older people in the case study areas as well as the wide range of non-remunerated activities carried out by the

economically inactive reflects the growing numbers of active, healthy older people as well as the lack of social protection that obliges people to continue working into old age. While a labour market that prevents people from earning enough to save for old age, obliging them to continue working into their seventies, or even eighties, is far from ideal, the high levels of economic activity amongst older people may reflect a desire (and ability) to remain active until an advanced age, to continue participating and maintaining a role in society and to sustain a sense of purpose as one grows older.

In a neo-liberal context that emphasises individual responsibility for wellbeing and in which labour market participation is paramount for survival and status, older people risk losing both their economic and civil rights by withdrawing from the labour market (Gill 1994; Koch 2001). As a result, the majority of older people surveyed continued to engage either in income-generating activities or non-remunerated activities (such as childcare or domestic work) that facilitated their family members' labour market participation. This not only enabled them to maintain their dignity by strengthening their role in their family and society as a whole, but also acted as a substitute for inadequate social protection, providing them with an income and enabling them to continue reciprocating. Most importantly, however, maintaining some kind of activity in later life seemed to protect older people from the most extreme forms of social exclusion by ensuring their continued participation in society and allowing them to postpone a situation of total dependence, which for many seemed to equate with a loss of dignity and purpose in life. It seems essential, therefore, that older people's desire and potential to maintain active roles in their households, the labour market and society generally, is recognised and encouraged since this has the double benefit of enhancing older people's status and economic situation and providing society with an, as yet unappreciated, valuable human resource.

9.3.5 Double vulnerability to economic and political shocks

By analysing the wider economic and political environment in which older people in La Paz develop their livelihood strategies, this research has highlighted the double exposure of this age group to external shocks. It shows how older people are not only directly affected by shocks for which they often have weaker coping mechanisms (due to reduced earning ability, weaker physical status and lack of political voice) but that they are also indirectly exposed to the impact that negative shocks have on younger

generations, for whom they seem to be increasingly responsible. Far from being cushioned from the external environment by their age, their families or a lifetime's accumulated assets, older people are often more vulnerable to political, economic and natural shocks than other age groups. They are less likely to be prepared for shocks and also less capable of coping when they happen (having a more fragile asset base to start with), but their weak political voice may also limit their capability to influence 'the dominant rules and relationships governing the ways in which resources are controlled, distributed and transformed in society' (Bebbington 1999: 2021). This restricted capacity to react to shocks is limited by their higher levels of social exclusion and discrimination in the labour market, which may prohibit them from exercising their basic civil rights in a context in which work defines citizenship (Lazar 2004). In this context, external shocks risk not only destabilising older people's strategies but also depleting their asset base, leaving them more vulnerable for the future. Such is the case when older people are obliged to sell valuable resources, to give up working or to move in with their children as a coping mechanism, and yet in the process of doing so weakening their capacity to cope with the next shock and pushing them into a situation of dependence that may also have negative implications for younger generations.

9.4 Policy implications

9.4.1 Political changes

Following a period of intense political instability, with social protests forcing the resignation of two presidents (Gonzalo Sánchez de Lozada and Carlos Mesa) in 2003 and 2005 respectively, Bolivia experienced a dramatic change in political direction in December 2005 with the election of Evo Morales, leader of the left-wing 'Movement towards Socialism' (MAS) (Domingo 2005). As the first indigenous leader of Bolivia and the only president ever to have won a majority in the first round, Morales's election reflects a disenchantment with two decades of economic liberalisation and a search for a more equitable alternative. With a mandate to defend the rights of the indigenous majority and to combat poverty and inequality, Morales' presidency has raised high hopes amongst the poorer, disenfranchised groups of the population that he may be challenged to meet. In response to the widespread opposition to the private management of Bolivia's natural resources (which caused the downfall of the last two presidents), Morales has already begun to reverse the privatisation programmes of

previous governments (Salman 2006). The renationalisation of Bolivia's hydrocarbon sector in May 2006 has provided Morales' government with valuable resources for redistribution and social programmes but has also caused concern amongst the international community (particularly in the energy sector) with potentially damaging implications for future investment in the country in the long-term (Zissis 2006). There is a fear that the benefits of short-term 'populist' social programmes may therefore be overwhelmed by the potentially long-term negative consequences of reduced foreign investment.

A range of new social programmes have also been introduced as part of Morales' new five-year development plan '*Bolivia digna, soberana y productiva para vivir bien*' (Honourable, Sovereign and Productive Bolivia for a Good Life), which aims to invest up to \$7bn (financed by the nationalisation of the hydrocarbon sector as well as foreign aid) in order to reduce extreme poverty from 35% to 27% by 2011. This will be done through a range of public works programmes, including employment generation, investment in health, education, housing and infrastructure, and support for the productive sector and micro-enterprise development.⁸⁸ While increased social expenditure and investment in public service delivery should benefit all age groups, to what extent older people will gain from these political and economic changes remains to be seen. Concerns have already been expressed about the future of the *Bonosol*, which is now in the hands of the historically inefficient and mismanaged national energy company (YPFB), with fears that the *Bonosol* may be replaced with a targeted, means-tested pension. While in theory, this could benefit the poorer sectors of the older population, the administrative complexities of a targeted system raise the risks of missing the poorest and neediest (Gorman 2004). Beyond issues of pensions, the *Bonosol* and improved public services, the major question is whether Morales will make a concerted effort to integrate older people in the same way that he plans to do for indigenous people and whether he will go beyond simple palliative programmes and mainstream ageing as a key policy concern, addressing the structural causes of their deprivation and exclusion.

⁸⁸ Information from the ruling party *Movimiento A Socialismo* (MAS) - <http://www.masbolivia.org>

9.4.2 Mainstreaming ageing

The failure of past governments to mainstream ageing into all areas of policy means that despite the positive achievements of specific interventions directed at older people, such as the *Bonosol* or the SMGV, these often work only to undo the negative effects of the structural context in which they operate. The work of NGOs and other charitable organisations serves at best to provide a quick fix for much deeper structural problems that arise out of the state's failure to acknowledge the significant demographic changes that are taking place and the importance of creating a more appropriate policy framework that pays attention to the demands of an ageing population.

While informal strategies and support mechanisms continue to play a more important role in poor older people's wellbeing than formal social protection, the two cannot be seen separately, with these strategies and informal insurance mechanisms deeply embedded in an economic and political context that is directly affected by the state and its policies. Although, superficially, informal strategies may appear to be more dependent on idiosyncratic factors such as the family, household and local community than on the macro-context, each of these factors is itself embedded in a wider framework of structural factors and processes in the form of legislation, policies and organisations that affect every individual.

It is therefore essential that older people's wellbeing and strategies should be seen not as an isolated phenomenon operating in a separate sphere, but as part of a larger and more complex system of relationships that are highly sensitive both to external shocks and to positive interventions on the part of the state. Rather than relegating issues of vulnerability in old age to the realm of social assistance and charitable programmes, therefore, more attention needs to be given to the policies and processes responsible for their vulnerability – social exclusion, discrimination, lack of rights and insecure employment, to name a few. Alleviating old age poverty with palliative programmes and assistance is like applying a sticking plaster rather than addressing the problem's true causes or origins, particularly the lack of opportunities in earlier life which trap people into poverty in old age. It is therefore necessary to create a more supportive policy environment in which ageing is mainstreamed into all policy areas, whether economic, fiscal, labour, education, health or trade policy, all of which have implications for the older population as well as the way that the younger population age.

9.4.3 Reforming social protection

As well as incorporating ageing as a cross-cutting issue in all policy areas, the role of social protection also needs to be reconsidered as an essential means of overcoming the vicious circles of poverty and vulnerability that are repeated from one generation to the next (DFID 2004). A comprehensive social protection system not only enables younger people to prepare for a secure old age but also shields older people from negative external shocks that may increase their vulnerability, protecting their assets and enabling them to postpone dependency on younger generations (Lustig 2000). By providing better systems of insurance, social protection can also have the effect of 'crowding in' and strengthening family and community support, preventing informal support systems from becoming overstretched or breaking under pressure (Guth et al. 2002; Moser 1996a).

This is important because of policy-makers' tendency to assume that informal support systems provided by the family or household are self-sustaining and reliable mechanisms in old age, thereby conveniently freeing the state from responsibility and enabling it to rely on informal support as a 'safety net for irresponsible macroeconomic policies and poor governance' (Molyneux 2002: 179). This assumption not only overlooks the weaknesses of these systems and their vulnerability to external shocks, but also neglects the costs of such support, the unpaid labour of 'carers' and the effects that it can have on household welfare at a time when economic strain may oblige all members of the household to engage in paid labour. It also fails to consider the heterogeneity of these support systems in old age, or the fact that some older people have none at all, meaning that reliance on these systems can risk reinforcing existing inequalities and power relations (Moser 1998).

Although the *Bonosol* has played an important role in recognising older people's universal right to some form of income and protection in old age, it does not represent the more thorough type of reform that is required to correct the regressive public spending of the current pension system, which meets the needs of a small minority while leaving the majority of older people uncovered. Far from encouraging family support and strengthening alternative survival mechanisms, the failure of formal social protection may actually undermine older people's informal strategies, leaving them with even weaker support systems.

Policy-makers therefore need to acknowledge the heterogeneity of the ageing experience, paying attention to the needs that people have at the end of the life-course in terms of income support, housing, care and medical attention, and also recognising that much of old age is a time of activity rather than dependence. They also need more awareness of the social and economic discrimination that currently excludes older people from adequate social protection (Castro 2005). This more balanced understanding of old age as a time of both weaknesses and strengths, of needs and contributions, could pave the way for a fuller incorporation of older people into society and a better use of the wide range of capabilities, experience and unharnessed potential that they represent.

9.4.4 Older people as a social investment

Older people are frequently overlooked by policy-makers due to two ill-founded assumptions. The first is that all older people are embedded in supportive family networks and do not therefore require specific interventions. The second is that investing in older rather than younger generations is a waste of finite resources given that they are already approaching the end of the life-course and are less productive and useful to the economy and society than younger people. As this research has shown, neither of these assumptions is valid, with few older people able to survive exclusively on family support and many older people continuing to play active, productive roles in their communities, the labour market, the political environment and society in general.

The call for more attention to older people's rights and needs is based not only on the basic tenets of social justice and human rights, but also on practical considerations of the economic rationale of investing in older people. Just as research has shown that investments in women have much wider-reaching social benefits due to women's caring role in ensuring the wellbeing of children (and often older people), more research is also needed of how investments in older people have a wider-reaching social impact (Bender & McCann 2000). This results from older people's strong intergenerational ties, their long experience and wisdom in managing resources and their altruism towards younger generations, as research in other developing countries has shown and this thesis has illustrated (Aubel 2001; Barrientos & Lloyd-Sherlock 2002a; May 2003).

In addition to their role as valuable subjects of social investment and instruments of development to reach other vulnerable sectors of the population, older people also need to be considered as economic actors and agents in their own right. As this research has shown, many older people continue to work and generate an income, contributing to their household and to the economy, until an advanced age. Older people also play an important role as consumers of goods and services, with their growing numbers giving them an increasingly significant role as economic agents. For these reasons, a shift in paradigm is needed from the vision of older people as dependents and a burden on the state, society and family, to important actors with much to contribute (Messkoub 1999). The argument for putting younger before older generations is therefore obsolete, with scarce evidence that older people are an economic burden, as Wilson argues 'In developing countries it appears that elders cost less than children. There are fewer of them, most get no pensions or public assistance and, when health care costs are high, few appear in hospitals, so it is very hard to argue realistically that they are a serious burden' (Wilson 2000: 39). Rather than prioritising young over old, or seeing the allocation of finite resources as a competition between generations, a more holistic view is therefore required that enhances collaboration between old and young, with more emphasis on the role of older people as efficient channels of support as well as worthwhile social investments in their own right.

9.5 Areas for further research

This research has focused on the situation of older people in poor urban areas of La Paz, with the objective of providing a detailed case study that can stimulate discussion of the key issues surrounding the processes of population ageing in developing countries. The research does not claim to be representative of the situation of older people in Latin America, nor even that of people in urban Bolivia, but rather to pinpoint a few crucial areas that may deserve comparative research in other regions of the continent, or indeed the developing world.

The focus on urban older people has highlighted some of the specific issues that face this rapidly growing sector of the population, with the interaction of migration and demographic ageing leading to larger numbers and proportions of urban older people in the future. While this research has examined the strategies of older people who were

born in and migrated to the city, it has not compared the different situations or strategies of those growing older in rural and urban areas. Having illustrated the subtle differences within urban areas of the same city, a comparison of rural and urban ageing processes would be a helpful addition to understanding the heterogeneity of the ageing experience and assisting the design of more appropriate policies that take account of these differences. In addition, more research is needed on how current economic, social and demographic changes such as migration, urbanisation, under-employment, smaller families and rising divorce rates are affecting ageing processes and the state in which future cohorts will reach old age.

As rising life expectancy and improving health in old age means that larger numbers of older people remain economically active for longer, so their role in the labour market will take on increasing importance. This is already happening in developed countries with debates about how raising the age of retirement and encouraging longer working lives can be used to counterbalance the demographic shift and its economic consequences (Johnson & Thomas 2003). In developing countries, such as Bolivia, with highly informal labour markets, extreme levels of social exclusion and weak systems of social security, the debates are different but just as necessary. More research is needed on older people's contributions in the labour market and their role as employees, compared to younger workers, in terms of the experience and knowledge that they bring to their professions, as well as their greater reliability as workers. More attention is also needed to the question of how older workers are affected by the forces of globalisation, in terms of the increasing flexibilisation and informality of the labour market and the way that technological advances may prioritise younger over older workers.

As older people form an increasingly significant proportion of the total population and as they become progressively more aware of their rights and active in society, another area for further research is that of their role as political actors and agents. Just as older people in developed countries are now recognised as a potent political force with their own political agenda (most notably the 'grey power' movement in the USA), so too should more attention be given to older people's political power in less developed countries and the way that an ageing population may affect political processes and priorities. In conclusion, a shift in the direction of research on older people is now

needed in which we move on from examining their vulnerabilities, deprivation and weaknesses to consider their changing role in society as contributors, supporters and political and economic agents.

APPENDIX ONE

TRANSLATION OF HOUSEHOLD SURVEY QUESTIONNAIRES

Questionnaire A : General Household Information

Interviewer: _____	Case study area: _____
Date and interview number: _____	Address: _____

Type of household	House	<input type="checkbox"/>
	House on shared plot with other houses	<input type="checkbox"/>
	<i>How many families on the plot in total?</i>	
	Apartment/room - private services	<input type="checkbox"/>
	Apartment/room - shared services	<input type="checkbox"/>
Other (<i>specify</i>): _____		<input type="checkbox"/>

Type of construction					
<i>Exterior walls</i>		<i>Roof</i>		<i>Floor</i>	
Adobe or mud	<input type="checkbox"/>	Corrugated iron	<input type="checkbox"/>	Dirt	<input type="checkbox"/>
Brick or cement	<input type="checkbox"/>	Cement	<input type="checkbox"/>	Cement	<input type="checkbox"/>
Wood	<input type="checkbox"/>	Tiles	<input type="checkbox"/>	Wood	<input type="checkbox"/>
Corrugated iron	<input type="checkbox"/>	Wood or thatching	<input type="checkbox"/>	Tile/brick	<input type="checkbox"/>
Other (<i>specify</i>): _____	<input type="checkbox"/>	Other (<i>specify</i>): _____	<input type="checkbox"/>	Other (<i>specify</i>): _____	<input type="checkbox"/>

Number of rooms (not including toilet/bathroom, kitchen, corridors, garage or shed)	In the household:	
	Used as bedrooms:	
Number of storeys	Ground/one floor only	<input type="checkbox"/>
	Two floors	<input type="checkbox"/>
	More than two floors	<input type="checkbox"/>
Condition of construction	Complete	<input type="checkbox"/>
	Incomplete	<input type="checkbox"/>
	Precarious	<input type="checkbox"/>

Household tenure					
<i>Owners</i>		<i>Tenants</i>		<i>'Alojados'</i>	
Bought plot & built home	<input type="checkbox"/>	Rent	<input type="checkbox"/>	Paying rent	<input type="checkbox"/>
Bought home already built	<input type="checkbox"/>	'Anticretico' ⁸⁹	<input type="checkbox"/>	Not paying rent	<input type="checkbox"/>
Inherited home	<input type="checkbox"/>	Rent free (care-taker)	<input type="checkbox"/>	Relationship with owners? (specify):	<i>Specify:</i>
Other (<i>specify</i>): _____	<input type="checkbox"/>	Sub-tenant	<input type="checkbox"/>		

How many people live in this household?	
Is there an older person (60+) in the household?	Sí <input type="checkbox"/> No <input type="checkbox"/>
How old is the oldest person in the house?	
Is that person in the house now? (If so, continue the questionnaire with the older person)	
With whom is the interview taking place?	

⁸⁹ *Anticrético* is a long-term rental agreement, where instead of a monthly rent the tenant lends the owner a certain sum of cash in exchange for use of the house/apartment, receiving the same sum in return when they move out. The investment opportunity for this sum is therefore transferred from the tenant to the owner over the period of tenure.

If there is a person of 60+ in the household, continue with questionnaire B
 If there is no older person in the household, continue with questionnaire C

Questionnaire B1 : Information on households with older people

Information about the oldest person in the household			
Age (<i>confirm</i>)			
Sex		Male <input type="checkbox"/> Female <input type="checkbox"/>	
Civil status		Married	<input type="checkbox"/>
		Widowed	<input type="checkbox"/>
		Divorced	<input type="checkbox"/>
		Separated	<input type="checkbox"/>
		Single	<input type="checkbox"/>
		Concubine	<input type="checkbox"/>
How many children has s/he had?			
How many children survive?			
What language does s/he speak?		Spanish only	<input type="checkbox"/>
		Spanish & Quechua	<input type="checkbox"/>
		Spanish & Aymara	<input type="checkbox"/>
		Spanish, Quechua, Aymara	<input type="checkbox"/>
		Quechua only	<input type="checkbox"/>
		Aymara only	<input type="checkbox"/>
		Other (specify)	<input type="checkbox"/>
Can s/he read?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Can s/he write?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Educational level?		Never went to school	<input type="checkbox"/>
		Started primary	<input type="checkbox"/>
		Finished primary	<input type="checkbox"/>
		Started secondary	<input type="checkbox"/>
		Finished secondary	<input type="checkbox"/>
		University	<input type="checkbox"/>
		Technical college	<input type="checkbox"/>
		Literacy programme	<input type="checkbox"/>

Born in the city of La Paz?	Yes <input type="checkbox"/> No <input type="checkbox"/>
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If not, where was s/he born? (Town & department)			
Type of place	City <input type="checkbox"/>	Village <input type="checkbox"/>	Countryside <input type="checkbox"/>
How many years has s/he lived in La Paz (or El Alto) ?		Whole life <input type="checkbox"/>	
If s/he migrated from another part of Bolivia Where did s/he migrate from?			
With whom did s/he migrate?		Alone	<input type="checkbox"/>
		Partner	<input type="checkbox"/>
		Children	<input type="checkbox"/>
		Siblings	<input type="checkbox"/>
		Parents	<input type="checkbox"/>
		Uncles/aunts	<input type="checkbox"/>
		Friend	<input type="checkbox"/>
		Other family	<input type="checkbox"/> <i>Who:</i>
Other		<input type="checkbox"/> <i>Who:</i>	

How many years has s/he lived in this zone ?		Whole life		<input type="checkbox"/>
Which zone did s/he live in before (if living in another part of La Paz/El Alto)				
If not born here, Reasons for moving to La Paz?				
Does s/he travel out of city sometimes?		Yes <input type="checkbox"/> No <input type="checkbox"/>		
Main reason for leaving?	Work/farming	<input type="checkbox"/>		
	Family reasons	<input type="checkbox"/>		
	Holidays	<input type="checkbox"/>		
	Health	<input type="checkbox"/>		
	Other <i>specify</i> :	<input type="checkbox"/>		
If yes, where does s/he go?	Returns to village/town	<input type="checkbox"/>		
	Another place	<input type="checkbox"/>		
	Various places	<input type="checkbox"/>		
	Other	<input type="checkbox"/>		
How many times a year?				
How long does the average visit last?	One or two days	<input type="checkbox"/>		
	Up to a week	<input type="checkbox"/>		
	More than a week	<input type="checkbox"/>		
Does s/he own assets in other parts of the country?	Land	Family's <input type="checkbox"/>	Personal <input type="checkbox"/>	
	Housing	Family's <input type="checkbox"/>	Personal <input type="checkbox"/>	
	Animals	Family's <input type="checkbox"/>	Personal <input type="checkbox"/>	
	Other <i>specify</i>	Family's <input type="checkbox"/>	Personal <input type="checkbox"/>	
How long living in this household?		Not here permanently <input type="checkbox"/>		
Is this household his/her responsibility?		Yes <input type="checkbox"/> No <input type="checkbox"/>		
If <u>not</u> whose responsibility is it? (If rented, who pays the rent)		Partner's <input type="checkbox"/> Parents' <input type="checkbox"/> Parents-in-laws' <input type="checkbox"/> Son's <input type="checkbox"/> Daughter's <input type="checkbox"/> Other family member's <input type="checkbox"/> <i>Specify</i> <input type="checkbox"/> Other <i>Specify</i> <input type="checkbox"/>		
Tenure of <u>last</u> household s/he lived in?		Rented/anticretico <input type="checkbox"/> Owned <input type="checkbox"/>		
Who was responsible for <u>last</u> household?		Own/partner <input type="checkbox"/> Parents or Parents-in-law <input type="checkbox"/> Children/grandchildren <input type="checkbox"/> Other family member <input type="checkbox"/> Other (specify) <input type="checkbox"/>		
Main reason for living in <u>this</u> household?		Own household <input type="checkbox"/> To be with family <input type="checkbox"/> To avoid being alone <input type="checkbox"/> Other (specify) <input type="checkbox"/>		
Does s/he live alone?		Yes <input type="checkbox"/> No <input type="checkbox"/>		
If yes: What is the main reason?		Out of choice <input type="checkbox"/> Lack of other options <input type="checkbox"/>		
Occupation (give details below)		Pensioner	<input type="checkbox"/> Now	<input type="checkbox"/> Before

<p>-----</p> <p><i>Before:</i></p> <p>-----</p> <p><i>Now:</i></p>	Formal sector employee	<input type="checkbox"/> Now	<input type="checkbox"/> Before
	Informal sector worker	<input type="checkbox"/> Now	<input type="checkbox"/> Before
	Independent/ self-employed	<input type="checkbox"/> Now	<input type="checkbox"/> Before
	Houseworker	<input type="checkbox"/> Now	<input type="checkbox"/> Before
	Unemployed	<input type="checkbox"/> Now	<input type="checkbox"/> Before
Does s/he have own income?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
<p>If yes, what is it? (value and rank importance from 1 to 5)</p>			Monthly
	Pension	<input type="checkbox"/>	
	Widow's pension	<input type="checkbox"/>	
	Bonosol	<input type="checkbox"/>	150 Bs
	Labour income	<input type="checkbox"/>	
	Rent from property/land	<input type="checkbox"/>	
	Other (specify)	<input type="checkbox"/>	
Does s/he receive family support?	Yes <input type="checkbox"/> No <input type="checkbox"/> Monthly amount:		
Is s/he works How many days of work did s/he do last week?			
If s/he does not work Main reason for not working?			
Does s/he do domestic chores?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
<p>If yes, what does s/he do?</p>	Childcare	<input type="checkbox"/>	
	Food preparation	<input type="checkbox"/>	
	Laundry	<input type="checkbox"/>	
	Housework	<input type="checkbox"/>	
	Home-based economic activities	<input type="checkbox"/>	
	Other (specify):	<input type="checkbox"/>	
Does s/he contribute to household expenses?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
If yes, what share of the expenses does s/he contribute	EXPENSE	PERCENTAGE S/HE CONTRIBUTES	
<p>Which expenses?</p>	Rent		
	Electricity		
	Water/drainage		
	Food		
	General expenses		
	School fees		
	Other expenses (specify)		
<p>Is there a second older person in the household? <i>If more than one other older person, choose the oldest</i></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>			
<p>If so, what is their relationship with the first older person?</p>			

If there is another older person in the household, continue with questionnaire B2
If there is no other older person in the household, continue with questionnaire B3

Questionnaire B2 : Information on households with more than one older person

Information on the second oldest person in the household			
Age (<i>confirm</i>)			
Sex		Male <input type="checkbox"/> Female <input type="checkbox"/>	
Civil status	Married	<input type="checkbox"/>	
	Widowed	<input type="checkbox"/>	
	Divorced	<input type="checkbox"/>	
	Separated	<input type="checkbox"/>	
	Single	<input type="checkbox"/>	
	Concubine	<input type="checkbox"/>	
How many children has s/he had?			
How many children are alive?			
What language does s/he speak?	Spanish only	<input type="checkbox"/>	
	Spanish & Quechua	<input type="checkbox"/>	
	Spanish & Aymara	<input type="checkbox"/>	
	Spanish, Quechua, Aymara	<input type="checkbox"/>	
	Quechua only	<input type="checkbox"/>	
	Aymara only	<input type="checkbox"/>	
	Other (specify)	<input type="checkbox"/>	
Can s/he read?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Can s/he write?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Educational level?	Never went to school	<input type="checkbox"/>	
	Started primary	<input type="checkbox"/>	
	Finished primary	<input type="checkbox"/>	
	Started secondary	<input type="checkbox"/>	
	Finished secondary	<input type="checkbox"/>	
	University	<input type="checkbox"/>	
	Technical college	<input type="checkbox"/>	
	Literacy programme	<input type="checkbox"/>	

Born in the city of La Paz?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
If not, where was s/he born? (Town & department)			
Type of place	City <input type="checkbox"/>	Village <input type="checkbox"/>	Countryside <input type="checkbox"/>
How many years has s/he lived in La Paz (or El Alto) ?	Whole life	<input type="checkbox"/>	
If s/he migrated from another part of Bolivia			
Where did s/he migrate from?			
With whom did s/he migrate?	Alone	<input type="checkbox"/>	
	Partner	<input type="checkbox"/>	
	Children	<input type="checkbox"/>	
	Siblings	<input type="checkbox"/>	
	Parents	<input type="checkbox"/>	
	Uncles/aunts	<input type="checkbox"/>	
	Friend	<input type="checkbox"/>	
	Other family	<input type="checkbox"/> <i>Who:</i>	
	Other	<input type="checkbox"/> <i>Who:</i>	

How many years has s/he lived in this zone ?	Whole life	<input type="checkbox"/>
Which zone did s/he live in before (<i>if living in another part of La Paz/El Alto</i>)		

If not born here, Reasons for moving to La Paz?			
Does s/he travel out of city sometimes?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
Main reason for leaving?	Work/farming	<input type="checkbox"/>	
	Family reasons	<input type="checkbox"/>	
	Holidays	<input type="checkbox"/>	
	Health	<input type="checkbox"/>	
	Other <i>specify</i> :	<input type="checkbox"/>	
If yes, where does s/he go?	Returns to village/town	<input type="checkbox"/>	
	Another place	<input type="checkbox"/>	
	Various places	<input type="checkbox"/>	
	Other	<input type="checkbox"/>	
How many times a year?			
How long does the average visit last?	One or two days	<input type="checkbox"/>	
	Up to a week	<input type="checkbox"/>	
	More than a week	<input type="checkbox"/>	
Does s/he own assets in other parts of the country?	Land	Family's <input type="checkbox"/>	Personal <input type="checkbox"/>
	Housing	Family's <input type="checkbox"/>	Personal <input type="checkbox"/>
	Animals	Family's <input type="checkbox"/>	Personal <input type="checkbox"/>
	Other <i>specify</i>	Family's <input type="checkbox"/>	Personal <input type="checkbox"/>

How long living in this household?	Not here permanently <input type="checkbox"/>	
Tenure of <u>last</u> household s/he lived in?	Rented/anticrético	<input type="checkbox"/>
	Owned	<input type="checkbox"/>
Who was responsible for <u>last</u> household?	Own/partner	<input type="checkbox"/>
	Parents or Parents-in-law	<input type="checkbox"/>
	Children/grandchildren	<input type="checkbox"/>
	Other family member	<input type="checkbox"/>
	Other (specify)	<input type="checkbox"/>
Main reason for living in <u>this</u> household?	Own household	<input type="checkbox"/>
	To be with family	<input type="checkbox"/>
	To avoid being alone	<input type="checkbox"/>
	Other (specify)	<input type="checkbox"/>

Occupation (give details below) ----- <i>Before:</i> ----- <i>Now:</i>	Pensioner	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
	Formal sector employee	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
	Informal sector worker	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
	Independent/self-employed	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
	Houseworker	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
	Unemployed	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
Does s/he have own income?	Yes <input type="checkbox"/> No <input type="checkbox"/>			
If yes, what is it? (value and rank importance from 1 to 5)	Pension	<input type="checkbox"/>	Monthly	Importance
	Widow's pension	<input type="checkbox"/>		
	Bonosol	<input type="checkbox"/>	150 Bs	
	Labour income	<input type="checkbox"/>		
	Rent from property/land	<input type="checkbox"/>		
	Other (specify)	<input type="checkbox"/>		

Does s/he receive family support?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Monthly amount:
Is s/he works How many days of work did s/he do last week?			
If s/he does not work Main reason for not working?			
Does s/he do domestic chores?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If yes, what does s/he do?	Childcare	<input type="checkbox"/>	
	Food preparation	<input type="checkbox"/>	
	Laundry	<input type="checkbox"/>	
	Housework	<input type="checkbox"/>	
	Home-based economic activities	<input type="checkbox"/>	
	Other (specify):	<input type="checkbox"/>	
Does s/he contribute to household expenses?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If yes, what share of the expenses does s/he contribute	EXPENSE	PERCENTAGE S/HE CONTRIBUTES	
Which expenses?	Rent		
	Electricity		
	Water/drainage		
	Food		
	General expenses		
	School fees		
	Other expenses (specify)		

Questionnaire B3 : Information about other people in the same household (starting with the youngest and including the interviewee if this is not the older person)

PERSON		1	2	3	4	5	6	7	8	9	10
Sex	Male	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Female	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Relationship with first older person	Spouse/partner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Child	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Sibling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Sibling-in-law	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Child-in-law	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Grandchild	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Nephew/niece	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Other (specify) Especifique:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Age											
Civil status	Married	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Widowed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Divorced	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Separated	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Single	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Concubine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Language	Spanish only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Spanish & Quechua	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Spanish & Aymara	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Quechua only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Aymara only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Otro	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Educational level	Started primary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Finished primary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Started secondary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Finished secondary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	University	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Technical college	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Occupation	Formal sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Informal sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Independent/self-employed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Not working	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Other Specify:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No. of days worked last week											
Highest earner (mark *)											
If house is not older person's responsibility: Who is responsible for house? (mark*)											
If older person is not head of household Who is household head ? (mark*)											
Main reason for being head of household?											

Questionnaire B4 : Information about other non-resident family members (children or other close relatives) (Starting with children then other relatives such as siblings, grandchildren or nephews/nieces)

PERSON		1	2	3	4	5	6	7	8	9	10
Sex	Male	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Female	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Relationship with first older person	Child	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Sibling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Grandchild	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Nephew/niece	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Other (specify) Especifique:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Age											
Civil status	Married	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Widowed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Divorced	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Separated	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Single	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Concubine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Number of children they have											
Where do they live now?	In neighbourhood	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	In urban La Paz	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	In rural La Paz	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	In other region	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	In other country	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How often do they see older person?	Every day	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Every week	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Every month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Each 2 - 4 months	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Each 4 - 6 months	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Once a year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Less frequently	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do they support the older person?	Economic support Monthly amount?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Food goods	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Affection/care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Clothing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Other support	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	None	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do they receive support from the older person?	Economic support Monthly amount?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Food goods	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Affection/care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Clothing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Other support	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	None	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Who supports the older person most? (mark *)											

Questionnaire C1 : Information on households without older people

Who lives in this household at the moment?							
	Relationship with main interviewee	Sex	Age	Works?	Main breadwinner? (mark *)	Person who owns/rents household? (mark *)	Household head? (mark *)
1	Interviewee						
2							
3							
4							
5							
6							
7							
8							
9							
10							

Reason for being head of household?	The oldest person	<input type="checkbox"/>
	Male	<input type="checkbox"/>
	Owner/responsible for house	<input type="checkbox"/>
	Main breadwinner	<input type="checkbox"/>
	Strongest character	<input type="checkbox"/>
	Other <i>specify</i> :	<input type="checkbox"/>

Does anyone in the household have elderly relatives? (If more than one, choose the interviewee's closest old relatives)	Yes <input type="checkbox"/> No <input type="checkbox"/> If so, who?
---	---

FIRST OLDER RELATIVE (details of older person)		
Sex	Male <input type="checkbox"/> Female <input type="checkbox"/> Age:	
Relationship with interviewee	Parent	<input type="checkbox"/>
	Parent-in-law	<input type="checkbox"/>
	Uncle/aunt	<input type="checkbox"/>
	Grandparent	<input type="checkbox"/>
	Sibling	<input type="checkbox"/>
	Other (specify):	<input type="checkbox"/>
Civil status	Married	<input type="checkbox"/>
	Widowed	<input type="checkbox"/>
	Divorced	<input type="checkbox"/>
	Separated	<input type="checkbox"/>
	Single	<input type="checkbox"/>
	Concubine	<input type="checkbox"/>
No. of children s/he had?		No. of surviving children?
Languages spoken	Spanish only	<input type="checkbox"/>
	Spanish & Quechua	<input type="checkbox"/>
	Spanish & Aymara	<input type="checkbox"/>
	Spanish, Quechua, Aymara	<input type="checkbox"/>
	Quechua only	<input type="checkbox"/>
	Aymara only	<input type="checkbox"/>
	Other (specify)	<input type="checkbox"/>

Can s/he read?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Can s/he write?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Educational level			Never went to school	<input type="checkbox"/>			
			Started primary	<input type="checkbox"/>			
			Finished primary	<input type="checkbox"/>			
			Started secondary	<input type="checkbox"/>			
			Finished secondary	<input type="checkbox"/>			
			University	<input type="checkbox"/>			
			Technical college	<input type="checkbox"/>			
			Literacy programme	<input type="checkbox"/>			
Where born? (region)							
Type of place			City <input type="checkbox"/>	Village <input type="checkbox"/>	Countryside <input type="checkbox"/>		
Where living now? (region)							
Type of place			City <input type="checkbox"/>	Village <input type="checkbox"/>	Countryside <input type="checkbox"/>		
No. of years living in this place?							
			Whole life	<input type="checkbox"/>			
Tenure of home			Rented/anticrético	<input type="checkbox"/>			
			Owned	<input type="checkbox"/>			
Who is responsible for the home?			Own/partner	<input type="checkbox"/>			
			Child or grandchild	<input type="checkbox"/>			
			Another family member	<input type="checkbox"/>			
			Non-family person	<input type="checkbox"/>			
			Other <i>specify</i>	<input type="checkbox"/>			
Total living in the household							
With whom does s/he live?			Alone	<input type="checkbox"/>			
			With partner	<input type="checkbox"/>			
			With partner & children	<input type="checkbox"/>			
			With partner & children (extended)	<input type="checkbox"/>			
			With partner (extended)	<input type="checkbox"/>			
			With children	<input type="checkbox"/>			
			With children (extended)	<input type="checkbox"/>			
			Without children (extended)	<input type="checkbox"/>			
			With Siblings, no children	<input type="checkbox"/>			
			With siblings & children	<input type="checkbox"/>			
			With other family members	<input type="checkbox"/>			
			With non-family	<input type="checkbox"/>			
Number of generations in the household?			1	2	3	4	5
Who is head of household?							
If living alone, for how many years have they been alone?							
Reasons for living alone							
Frequency with which older person sees the interviewee (or household member with whom related)			Every day	<input type="checkbox"/>			
			Every week	<input type="checkbox"/>			
			Every month	<input type="checkbox"/>			
			Each 2 - 4 months	<input type="checkbox"/>			
			Each 4 - 6 months	<input type="checkbox"/>			
			Once a year	<input type="checkbox"/>			
			Less frequently	<input type="checkbox"/>			

Does older person <u>receive</u> any support from them?	Economic support <i>Monthly amount?</i>	<input type="checkbox"/>		
	Food goods	<input type="checkbox"/>		
	Housing	<input type="checkbox"/>		
	Affection/care	<input type="checkbox"/>		
	None	<input type="checkbox"/>		
	Other support <i>Specify:</i>	<input type="checkbox"/>		
Does older person <u>offer</u> any support to them?	Economic support <i>Monthly amount?</i>	<input type="checkbox"/>		
	Food goods	<input type="checkbox"/>		
	Housing	<input type="checkbox"/>		
	Help with childcare	<input type="checkbox"/>		
	Help with housework	<input type="checkbox"/>		
	Help with econ. activities	<input type="checkbox"/>		
	Moral support	<input type="checkbox"/>		
	None	<input type="checkbox"/>		
Other support (specify)	<input type="checkbox"/>			
Occupation (give details below) ----- <i>Before:</i> ----- <i>Now:</i>	Pensioner	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
	Formal sector	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
	Informal sector	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
	Independent/ self-employed	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
	Houseworker	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
	Unemployed	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
Does s/he have own income?	Yes <input type="checkbox"/> No <input type="checkbox"/>			
If yes, what is it? (value and rank importance from 1 to 5)			Monthly	Importance
	Pension	<input type="checkbox"/>		
	Bonosol	<input type="checkbox"/>	150 Bs	
	Work	<input type="checkbox"/>		
	Family support	<input type="checkbox"/>		
	Rent income	<input type="checkbox"/>		
Other (specify)	<input type="checkbox"/>			
If s/he does not work Reason for not working?				

SECOND OLDER RELATIVE (details of older person)			
Does s/he live with the first older relative? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>	Age:	
Relationship with interviewee	Parent	<input type="checkbox"/>	
	Parent-in-law	<input type="checkbox"/>	
	Uncle/aunt	<input type="checkbox"/>	
	Grandparent	<input type="checkbox"/>	
	Sibling	<input type="checkbox"/>	
	Other (specify):	<input type="checkbox"/>	
Civil status	Married	<input type="checkbox"/>	
	Widowed	<input type="checkbox"/>	
	Divorced	<input type="checkbox"/>	
	Separated	<input type="checkbox"/>	
	Single	<input type="checkbox"/>	
	Concubine	<input type="checkbox"/>	
No. of children s/he had?		No. of surviving children?	

Languages spoken		Spanish only	<input type="checkbox"/>			
		Spanish & Quechua	<input type="checkbox"/>			
		Spanish & Aymara	<input type="checkbox"/>			
		Spanish, Quechua, Aymara	<input type="checkbox"/>			
		Quechua only	<input type="checkbox"/>			
		Aymara only	<input type="checkbox"/>			
				Other (specify)	<input type="checkbox"/>	
Can s/he read?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Can s/he write?	Yes <input type="checkbox"/> No <input type="checkbox"/>			
Educational level		Never went to school	<input type="checkbox"/>			
		Started primary	<input type="checkbox"/>			
		Finished primary	<input type="checkbox"/>			
		Started secondary	<input type="checkbox"/>			
		Finished secondary	<input type="checkbox"/>			
		University	<input type="checkbox"/>			
		Technical college	<input type="checkbox"/>			
		Literacy programme	<input type="checkbox"/>			
Where born? (region)						
Type of place		City <input type="checkbox"/>	Village <input type="checkbox"/> Countryside <input type="checkbox"/>			
Where living now? (region)						
Type of place		City <input type="checkbox"/>	Village <input type="checkbox"/> Countryside <input type="checkbox"/>			
No. of years living in this place?		Whole life	<input type="checkbox"/>			
<i>If this older person lives with first older person, ignore following questions</i>						
Tenure of home		Rented/anticrético	<input type="checkbox"/>			
		Owned	<input type="checkbox"/>			
Who is responsible for the home?		Own/partner	<input type="checkbox"/>			
		Child or grandchild	<input type="checkbox"/>			
		Another family member	<input type="checkbox"/>			
		Non-family person	<input type="checkbox"/>			
		Other specify	<input type="checkbox"/>			
Total number in household						
With whom does s/he live?		Alone	<input type="checkbox"/>			
		With partner	<input type="checkbox"/>			
		With partner & children	<input type="checkbox"/>			
		With partner & children (extended)	<input type="checkbox"/>			
		With partner (extended)	<input type="checkbox"/>			
		With children				
		With children (extended)	<input type="checkbox"/>			
		Without children (extended)	<input type="checkbox"/>			
		With Siblings, no children	<input type="checkbox"/>			
		With siblings & children	<input type="checkbox"/>			
		With other family members	<input type="checkbox"/>			
		With non-family	<input type="checkbox"/>			
Number of generations in the household?		1	2	3	4	5
Who is head of household?						
If living alone, for how many years have they been alone?						
Reasons for living alone						

Frequency with which older person sees the interviewee (or household member with whom related)	Every day	<input type="checkbox"/>		
	Every week	<input type="checkbox"/>		
	Every month	<input type="checkbox"/>		
	Each 2 - 4 months	<input type="checkbox"/>		
	Each 4 - 6 months	<input type="checkbox"/>		
	Once a year	<input type="checkbox"/>		
	Less frequently	<input type="checkbox"/>		
Does older person <u>receive</u> any support from them?	Economic support	<input type="checkbox"/>		
	<i>Monthly amount?</i>			
	Food goods	<input type="checkbox"/>		
	Housing	<input type="checkbox"/>		
	Affection/care	<input type="checkbox"/>		
	None	<input type="checkbox"/>		
Does older person <u>offer</u> any support to them?	Other support	<input type="checkbox"/>		
	<i>Specify:</i>			
	Economic support	<input type="checkbox"/>		
	<i>Monthly amount?</i>			
	Food goods	<input type="checkbox"/>		
	Housing	<input type="checkbox"/>		
	Help with childcare	<input type="checkbox"/>		
	Help with housework	<input type="checkbox"/>		
	Help with economic activities	<input type="checkbox"/>		
	Moral support	<input type="checkbox"/>		
None	<input type="checkbox"/>			
Other support (specify)	<input type="checkbox"/>			
Occupation (give details below) ----- <i>Before:</i> ----- <i>Now:</i>	Pensioner	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
	Formal sector employee	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
	Informal sector worker	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
	Independent/self-employed	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
	Houseworker	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
	Unemployed	<input type="checkbox"/> Now	<input type="checkbox"/> Before	
Does s/he have own income?	Yes <input type="checkbox"/> No <input type="checkbox"/>			
If yes, what is it? (value and rank importance from 1 to 5)			Monthly	Importance
	Pension	<input type="checkbox"/>		
	Bonosol	<input type="checkbox"/>	150 Bs	
	Work	<input type="checkbox"/>		
	Family support	<input type="checkbox"/>		
	Rent income	<input type="checkbox"/>		
	Other (specify)	<input type="checkbox"/>		
If s/he does not work				
Main reason for not working?				

APPENDIX TWO

TRANSLATION OF FOCUS GROUP QUESTIONS

Session 1: Poverty and Ageing

Introductions and explanation.

Q1: What is the first thing that comes to your mind when you think about old age?

Q2: Until what age would you like to live and why?

Q3: How is it different now for older people than it was when your grandparents were alive?

Q3: Of the older people that you know, which ones are in a worse off position, and what are the main problems they face?

Q4: How is it different being poor when you are old? Do you know any old poor people, and can you describe them?

Q5: Do you think that older people are poor because of their age or is it because of their life experiences, or something else?

Q6: How is old age different for men and women?

Q7: How is it different for older people in the city and those in rural areas?

Extra Questions:⁹⁰

Q: What does it mean to be poor and old? Is it just about lack of money, or other things too?

Q: What are your expectations and fears of getting old?

Session 2: Living Arrangements and care in old age

Ranking exercise: Participants were shown pictures of different household types and structures and asked to put them in order of preference

Q1: What kind of household is best to live in when you grow older and with whom?

Q2: How is it different for older people who own a house in old age and those who rent or live with family?

Q3: What is it like to live with one's children and who benefits (parents or children)? Is it different when the children are married?

⁹⁰ These were reserve questions if time allowed

Q4: Why do some older people live on their own? What is it like?

Q5: Have any of you shared the home with an older person (your mother, father or parent-in-law)? What is it like? What are the advantages and disadvantages? What difference does it make if the older person is a man or woman?

Q6: How does it differ when the older person is a blood relation, and when they are an in-law? *(use of pictures of two or three different family structures to illustrate the difference between families where the OP is related to the husband or wife)*

Q7: How do older people contribute to the household? Does this differ for men and women?

Q8: How do older people's living arrangements differ in the city from rural areas?

Q9: How are older women's and older men's living arrangements different?

Session 3: Families and Networks of reciprocity

Participants were given a pen and paper and asked to draw themselves in the middle, and around them all the people/institutions that are important to them and to whom or from whom they give and receive support, putting the most important ones closest to them, with arrows to show the directions of support. Each person was then given a couple of minutes to explain their drawing and who was who.

Q1: What kind of support do you expect to receive from the people on your chart (the one they've just drawn) as you grow older and what do you think you will be able to give in return?

Q2: For older people, how important are their community, relatives, friends in providing support? Is one more important than the other? On what kind of support do older people rely most?

Q3: Whose responsibility is it to care for people when they grow very old?

Q4: How can an older person's family best support them? *(i.e. housing, care, transfers, remittances, employment opportunities)* etc. What do these depend upon?

Q5: Which family members are usually most supportive to older people? (Sons or daughters? Married or single? Living with or apart from the older person? etc.)

Q6: What happens to older people who have no children? What kind of support do they receive?

Q7: Why do some older people receive more support from those around them?

Q8: Do you maintain links with rural areas and do you expect to maintain these links as you grow older? What kind of networks exist in rural areas that are not present in the city?

Q9: How are support networks different for men and women?

Extra questions

Q: What influences older people's ability to participate in networks of support?

Q: In what ways do these networks become more important as you get older?

Q: Do you know any older people with no social networks, and why do you think this is?

Session 4: Income Generation and Survival Strategies

Participants were shown 3 photographs of older people in different situations: one selling goods in the street (a familiar sight in La Paz and El Alto), one in the home with their family, one interacting in a community activity. For male groups these photos were of men, for female groups of women.

Q1: Which of these older people would you most like to be like and why?

Q2: Are you still working now and what do you do?

Q3: Is the work you do now the same as what you did when you were younger? If it's changed, how and why?

Q4: Do you plan to continue working as you grow older? (why/why not?). Until what age do you think it's good to go on working?

Q5: In your opinion, do people work in old age because they choose to, or because it's the only way that they can have enough to survive?

Q6: What are the other benefits of working in old age (other than the extra income)?

Q7: If you don't work in old age, what other income can you rely on when you grow older? How do most older people get by?

Q8: How does one's family situation affect one's decision to work in old age?

Q9: How do income-earning opportunities differ for older men and women? Who works most in old age and why?

Q10: How do income-earning opportunities differ between rural and urban areas?

Rounding off and summing up of discussions.

Group feedback about their experiences.

Saying goodbye to one another: each participant received their payment, together with a small gift and photo of the group.

APPENDIX THREE:
LIST OF LIFE HISTORY INTERVIEWEES

No.	Zone	Name	Sex	Age	Marital status	Description
1	ZC	Rosita	F	67	W	Disabled, living in asilo
2	ZC	Arminda	F	90	W	Chose to live in asilo
3	ZC	Lourdes	F	68	W	Shopkeeper living with family
4	ZC	Mercedes	F	67	M	Successful businesswoman and grandmother
5	ZC	Meme	F	72	S	Lives alone in rented housing
6	ZC	Nilda	F	79	S	Tenant in shared housing
7	ZC	Tránsito	F	69	S	Retired teacher living with family
8	ZC	Petrona	F	66	W	Shopkeeper living alone
9	ZC	Elvira	F	71	W	Housebound former saleswoman
10	ZC	Aida	F	75	W	Housewife, living with daughters
11	ZC	Augusto	M	83	W	Peruvian glass-blower living alone
12	ZC	Salvador	M	77	W	Evangelical preacher living alone
13	ZC	Antonio	M	63	S	Unemployed upholsterer living with son
14	ZC	Toribio	M	65	W	Farmer living alone
15	ZC	Moises	M	79	W	Porter and care-taker
16	ZC	Agustín	M	67	W	Unemployed blind musician
17	LA	Catalina	F	73	W	Widow supporting unmarried daughter and grandchildren
18	LA	Victoria	F	71	S	Disabled divorcee who suffered accident and lost her wealth
19	LA	Ana	F	63	M	Quechua migrant and community leader
20	LA	Emilia	F	73	S	Former seamstress, now fulltime grandmother-carer
21	LA	Basilia	F	63	M	Aymara migrant bringing up two small grandsons
22	LA	Florentina	F	58	M	Housewife and small-scale trader
23	LA	Antonia	F	86	W	Former mine-worker, now dependent on daughter
24	LA	Jacinto	M	74	M	Rural farmer visiting daughter in city
25	LA	Agustin	M	65	M	Retired rail worker living with extended family

26	LA	Alberto	M	63	M	Cobbler and evangelical preacher
27	SJ	Abelina	F	68	W	Leader of community weaving group
28	SJ	Eduarda	F	59	M	Assistant teacher and member of weaving group
29	SJ	Maxima	F	56	M	Washerwoman and cleaner
30	SJ	Irma	F	58	M	Quechua housewife and weaver
31	SJ	Gregoria	F	78	M	Aymara migrant and housewife
32	SJ	Raquel	F	74	W	No income and dependent on niece and neighbours
33	SJ	Delia	F	59	M	Washerwoman supporting entire family
34	SJ	Sobeida	F	78	W	Grandmother and small animal-breeder
35	SJ	Fernanda	F	83	W	Rubbish-collector living with extended family
36	SJ	Toribia	F	67	W	Aymara former maid, living with extended family
37	SJ	Julio	M	76	W	Retired factory worker living with dependent son
38	SJ	Delfin	M	66	M	Retired miner supporting entire family
39	SJ	Paulino	M	63	M	Assistant baker living with extended family
40	SJ	Antonio	M	68	S	Retired miner with two dependent sons

Note: Codes for zones are **ZC** Zona Central, **SJ** San Jacobo and **LA** Ladrilleras; Codes for marital status are **M** married/with partner, **S** separated/divorced, **W** widowed.

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